

Dr. Gerald C. Schmitz  
1500 Prehistoric Hill Dr.  
PO Box 1026  
Imperial, MO 63052  
(636)464-2002 fax (636) 464-2003

Dear Valued Patient,

Dental insurance is one of the most beneficial and most misunderstood factors in dental treatment today. This explanation will attempt to clear up many common misconceptions about dental insurance.

**Dental insurance is a contract between the employer and the patient.** It has no connection at all to the provider of your dental treatment. The extent of coverage varies greatly from company to company, and sometimes even within a company. It has absolutely nothing to do with the level of service provided by the dentist or the fee charged for services.

An often misunderstood term used by many insurance is "UCR". This is an arbitrary fee ceiling at which the insurance company will stop reimbursement. After this ceiling, coverage for a particular procedure will cease. Again, this has nothing to do with the fee charged, but with the level of coverage negotiated by your employer.

We will make every effort possible to assist you with your particular insurance coverage. Although it is not required, we will prepare and submit your insurance claim form at no cost as a courtesy for you, our patient. The patient share will be due at time of treatment. Should our estimate of patient share be too low, the remainder will still be due.

If you have any further questions concerning dental insurance, please call us and we will be happy to discuss them with you.

Sincerely,

Dr. Gerald Schmitz & the Dental Staff