



Tracy D Davis, DDS

1701 James River Road • Ozark, MO 65721 • (417) 581-3600

www.exceldental.com

EXCEL DENTAL INSURANCE POLICY

- (1) Dental insurance is a contract between the insured (patient) and the insurance company designated by the patient's employer. Excel Dental is NOT a part of this contract.
- (2) The insured (patient) is ultimately responsible for informing Excel Dental of ANY change in their insurance policy. This includes, but is not limited to, changes in insurance companies, changes in insurance policy, employment status, calendar year dates, and dollar maximums.
- (3) Excel Dental will ASSIST the insured (patient) in filing their insurance claim, but we are only doing this as a COURTESY to the patient. The patient is ultimately responsible for providing the payment for dental services.
- (4) Excel Dental will estimate the insured's dental benefits, but this is ONLY an ESTIMATE. Our office has no control over the insurance company and the actual benefits available to the insured. Again, this is a contract between the insurance company, the employer, and the insured. Excel Dental is not a part of this contract.
- (5) The insured (patient) is responsible for any portion of the dental fee not covered by insurance. I understand that my portion due will be paid in cash, check, credit card, or I may apply for credit through a Finance Company.
- (6) Excel Dental does not provide in-office financing, therefore the balance needs to be paid at the time of service. If you do not comply, you will also be responsible to pay all collection agency fees, attorney fees, and any other legal costs to collect any unpaid balances.
- (7) Please remember that the estimation of your out of pocket expense and the filing of your insurance claim is done strictly as a courtesy. This courtesy may be revoked at anytime. If so, you will be responsible for the full payment of your dental bill at the date of service. An itemized receipt will be given to you so that you may file your own claim.