

# Lincoln Endodontics

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## FINANCIAL POLICY AND DENTAL INSURANCE

We are committed to provide you the best possible care. If you have dental insurance, we are happy to help you receive your maximum allowable benefits. To achieve these goals, we need your assistance, and your understanding of our payment policy.

Payment for services is due at time services are provided. We accept cash, checks, Mastercard, Visa, and Discover. We will be happy to help you process your insurance claim form for reimbursement.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize, however, that:

1. Your insurance is a contract between you, your employer, and the insurance company. We are not party to that contract.
2. Perhaps the most misunderstood part of your coverage is known as the usual, customary, and reasonable (UCR) charges. The UCR is the maximum fee that your policy will cover. This dollar figure varies with each dental policy and is determined in large part by the amount of coverage purchased by your employer. Stated simply, the lower the UCR, the more your out-of-pocket expense for dental care. We have found that most policies cover about 35%-50% of endodontic services. Again, this will vary depending on the type of plan purchased by your employer.
3. Not all services are covered by benefits in all contracts. Some insurance contracts arbitrarily select certain services they will not cover.

We must emphasize that as dental care providers, our relationship is with you, not your insurance company. While filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered.

If you have any questions about the above information or any uncertainty regarding insurance coverage, please do not hesitate to ask us. We are here to help you.

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Signature

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Date