

---

To Our Valued Patients:

This is to inform you of a change in our insurance participation policy. This change applies to all the doctors in our office.

Post Covid many large insurance companies have acquired multiple, smaller companies. Because of their internal changes, our status with some insurance companies will be changing.

We will still accept these insurance companies for you and on your behalf and be able to serve your dental needs. The difference will be that we will now be considered out-of-network providers.

This decision has come as a result of our desire to put your care ahead of the insurance company contractual requirements. Unfortunately things have changed to a degree where we are considered "providers" to them, not dentists providing care to you. You, and the quality of care we provide you, continues to be our biggest concern. To maintain our high standards and quality we feel we need to make this change.

To be clear, we are still accepting these insurances and we are certainly not dismissing you as a patient. We will continue to submit your insurance claims for you, as we have always done.

The change on your end is that you will be subject to slightly different benefit rates for your portion of care. We feel the additional burden will be small in most cases. We highly suggest that you contact your HR department and discuss the differences between an in-network and out-of-network provider as it pertains to your dental benefits.

You will find that dental benefits are typically based on percentages. Following are typical (although NOT universal) benefit rates:

Preventive Care (exams, x-rays, cleanings) are usually covered at 100% for both in and out of network.

Restorative Treatment (fillings) and Major Services (crowns, implants and dentures) are covered at a different percentage based on in or out-of-network providers, but the difference may not be significant.

We are informing you of this to give you time to contact your HR department and see how this may effect your finances.

If you have any questions, please do not hesitate to ask, but we feel your HR department will be your best resource.

We appreciate you trusting us with your dental care in the past and we look forward to continuing to serve you for many years to come. As circumstances change, please stay in touch with us.

Robert L. Daschbach and Associates