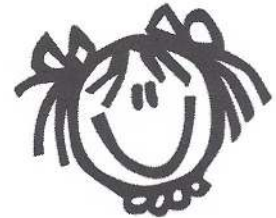


BRIT E. BOWERS, DDS
Specialist in Pediatric Dentistry



801 Sunset Drive
Building A, Suite 3
Johnson City, TN 37604
423-610-0556
Fax 423-952-0780

INSURANCE DISCLAIMER

PATIENTS PLEASE NOTE

AS A COURTESY TO YOU, we will file an insurance claim for services we provide. HOWEVER, IT IS YOUR RESPONSIBILITY TO KNOW YOUR INSURANCE BENEFITS. You should know the following things about your plan:

Individual or Family Deductible Amount
Waiting Periods
Benefits details

Every policy is individualized - you may have the same insurance company as someone else, but each policy contains different benefits. Example, all BCBS plans do not pay the same because there are MANY different plans. We will file a pre-estimate of any treatments you need, but not all insurance companies provide that information.

Because of the 2003 HIPAA regulation (Health Insurance Portability and Accountability Act), insurance companies now have disclaimers protecting individual information. An authorization number for procedures is not a confirmation of coverage or benefits. If our office recommends a procedure or x-ray, etc., **we do not always know if this is a covered expense under your plan.**

If your insurance changes, it is important that you give us complete and accurate information prior to your procedures. **PLEASE DO NOT GIVE US A PHONE NUMBER AND EXPECT US TO GATHER YOUR INFORMATION.**

Our office asks you for 20 - 50% of your procedure cost to be paid on the day of service. We will refund you if your insurance pays more than we estimate, or bill you for the remainder.

I have read and understand the Insurance Disclaimer

(sign) _____