



# Out-of-Network Insurance Policy Acknowledgment

Please note that our office is *only in-network with Cigna*. If your dental insurance is through a provider other than Cigna, we are considered out-of-network.

When we are out-of-network with your insurance plan, we do not have access to the allowable fee schedule, or the maximum reimbursement amounts your plan may provide. This information is not disclosed to us by your insurance company.

Therefore, all coverage estimates are based solely on the information we can obtain, which may include:

- Online benefit breakdowns through your insurance portal
- Verbal confirmations with insurance representatives
- Faxed information, when available

**Please understand that any cost estimates we provide are not guarantees of payment and are based on the best available information at the time.**

If we are out-of-network with your insurance, you have two options for managing payment:

1. Pay the Estimated Portion at Time of Service

You may pay the estimated portion at the time of your appointment, with the full understanding that it is only an estimate. After your insurance processes the claim, you will be responsible for any remaining balance.

2. Pay in Full and Seek Reimbursement

You may choose to pay in full at the time of service. In this case, we will submit the claim on your behalf, and your insurance company will reimburse you directly. Please note: If there are any issues with the claim or reimbursement, you will need to work directly with your insurance provider to resolve them.

**Important:** Your dental insurance policy is a contract between you and your insurance company.

As an out-of-network provider, we are not privy to all the terms or reimbursement policies specific to your plan. Please sign below to acknowledge that you have read, understood, and agree to our Out-of-Network Insurance Policy.

**Patient Name:** \_\_\_\_\_

**Patient/Guardian Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_