

## How the Union Plans Work and Financial Policy

Whether you're new to our practice or have been one of our valued patients for years, it's important to be reminded of how the union trust fund plans work. Dental benefit plans are made available to employees or members through the union, which may vary by the amount of maximum allowance from one plan to the next. The plans exclude certain types of services, such as implants and cosmetics, and they base the amount of benefit on a schedule of fees arbitrarily developed by the trust fund. The contract between this office and the union simply states that by referring union patients to us, we agree to waive the deductibles and a set percentage of copay off of the fees. **It does not, however, mean that we accept union payment in full even if the union decides not to pay for a portion or all of any treatment done.** The final financial responsibility of treatment done is still with the patient or his/her guardian. We would like to make the principles of this practice, as well as the types of service and care we provide our patients, very clear:

- We believe in treatment planning according to the best interest of the patients, while not dictated by the dental plan benefits nor its maximum allowances. However, we are more than happy to discuss a treatment plan's advantages and disadvantages with you in order to accommodate you, not a third party-payer, in the health care decision making process. The type of treatment you need and receive from us is based on the professional judgment of the treating dentist here and not on your dental benefits plan coverage.
- You will be given an **estimate** of the fees to which you'll be responsible for according to the recommended treatment plan. However, your financial obligation may change according to the fees your union plan **actually** pays. This change may be due to any reason your union provides, which includes: maximum allowance gone over, subscriber ineligibility, or denial based on dental consultant review, etc.
- As a courtesy to you, our staff will complete and file your dental benefit claims to your union trust fund, handle union queries, and process follow-ups or lost claims on your behalf.
- Upon receipt of payment from the union, our staff will reconcile the amount, and bill or refund you the difference. Remember, the financial obligation for dental treatment comes from you. The union trust fund is responsible to you and not this office. Therefore, any balance owed from treatment is ultimately the **obligation of the patient**, or his/her guardian, and **not this office**.

I certify that I have read and fully understand the above union plan information and have agreed and accept the financial policies of this office.

\_\_\_\_\_  
Patient, parent or guardian (if patient is a minor)

\_\_\_\_\_  
Date