



Grand River  
ENDODONTICS PC

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**At Grand River Endodontics** we are committed to providing specialized dental care in a comfortable environment. We will treat individuals in our care like guests in our own home, being attentive and respectful of their needs, concerns, and fears, while maintaining a professional atmosphere. We will exceed safety standards for proper sterilization and cleanliness. Our team will continue a standard of excellence through growth and education. We will treat patients and each other with honesty and respect.

### **How to Reach Us**

Phone: (616)-249-3500

Fax: (616)-249-3502

Website: [www.grandriverendodontics.com](http://www.grandriverendodontics.com)

Email: [office@grandriverendo.com](mailto:office@grandriverendo.com)

### **24 Hour Notice Policy**

We work very hard to see all patients in a timely manner. We ask that you give our staff and doctor at least 24 hrs notice if you can not make your appointment. This will allow other patients to have an opportunity to be seen sooner.

### **Your Financial Guidelines**

#### **Payment at Time of Service**

We want to make your dental care affordable. To keep our fees as low as possible, we require payment at time of service.

#### **Insurance**

If you have dental insurance we will gladly submit your claim on your behalf. However, we cannot guarantee any estimated coverage, as the insurance policy is an agreement between you and your insurance carrier. Please ask your employer any questions you have about coverage.

If your insurance company has not paid its portion of the charges within 30 days from onset of treatment, you will receive a statement from our office. You are then responsible to see that payment is made.

## **Payment Options**

We realize that every person's financial situation is different. Therefore, we provide several payment options to our patients. For your convenience, we accept cash, personal checks, bank debit cards, and major credit cards (Visa, MasterCard, Discover and American Express). We also offer Care Credit, a dental charge card. Please see our receptionist for an application.

## **Questions**

We are in the people business. If you have questions about the financial aspect of your treatment, have unusual circumstances, or wish to discuss our guidelines, please speak with our billing or insurance specialists.

## **Your Insurance Guidelines**

There are many ways in which dental plans are designed and how reimbursement levels are determined. You need to know how your dental plan is designed - and its limitations.

Your Dental Plan is designed to share your dental care costs. It may not cover the total cost of your bill. Most plans cover between 50 and 80 percent of dental services.

The contract your employer negotiated with your insurance carrier defines your dental benefits. Please read the benefit or insurance plan booklet provided by your employer so that you better understand your benefits. Various dental plans cover endodontic procedures at different payment levels and, as a result, your payment option may vary. We will verify your insurance upon request.

### **◆What is "UCR" and how is it determined?**

"UCR" is the term used by insurance companies to describe the maximum amount they will allow for a particular endodontic procedure. There is no standard fee or accepted method for determining the UCR, and the UCR has no relationship to the fee charged by your endodontist. The administrator of each dental benefit plan determines the fees that the plan will pay, often based on many factors including region of the country, number of procedures performed, and the cost of living.

**◆Why was my benefit different from what I expected?**

Your dental benefit may vary for a number of reasons, such as:

- ◆You have already used some or all of the benefits available from your dental insurance.
- ◆Your insurance plan paid only a percentage of the fee charged by your endodontist.
- ◆The treatment you needed was not a covered benefit.
- ◆You have not yet met your deductible.
- ◆You have not reached the end of your plan's waiting period and are currently ineligible for coverage.
- ◆Your plan may want you to choose your dental care from a list of their preferred providers.
- ◆Specific plan limitations, like the re-treatment of an existing root canal.

**◆Why isn't the recommended treatment a covered benefit?**

Your endodontist diagnoses and provides treatment based on professional judgment and not on the cost of that care. Some employers or insurance plans exclude coverage for necessary treatment as a way to reduce their costs. Your plan may not include this particular treatment or procedure, although your endodontist deemed the treatment necessary.

**◆How do I know what my payment portion will be if my insurance does not cover the entire fee?**

Your payment portion will vary according to the UCR of your plan, your maximum allowable benefit, and other factors. Ultimately, the patient portion is not known until your claim has been processed by your insurance company.

**◆Will I receive notification of how much my insurance company will pay?**

Your insurance company will mail you an EOB (Explanation of Benefits) outlining the detail of your processed claim. The EOB contains the following information: UCR, patient portion, remaining benefits, deductible, and benefit paid.

## **Glossary of Terms**

**Deductible** – The amount you are responsible to pay before the insurance carrier will allow your benefit plan to pay the endodontist.

**Explanation of Benefits** – (EOB) Identifies the amount your insurance carrier will pay and charges covered and not covered by your plan.

**Participating Provider** – An endodontist who signs a contractual agreement with the dental insurance carrier to provide care to eligible members.

**Patient Portion** – The dollar amount that you will be responsible for paying if your insurance payment does not cover the entire fee.

**Usual, Reasonable, & Customary** – (UCR) A term used by insurance companies to describe the maximum amount they will allow for a particular endodontic procedure.