

# LAURELWOOD DENTAL

## A TIME OF THANKSGIVING

Outside the air is cool, and the wind is blowing the beautiful autumn leaves. It is Thanksgiving time once again and we have so much to be thankful for. We are especially honored and grateful for your trust and confidence in our team and the care we provide. Your improved dental health and overall well-being, plus the referrals of friends and family give us much to be thankful for this holiday season.

With the end of the year quickly approaching, we would like to assist you in utilizing remaining dental insurance benefits for the 2014 calendar year. Most insurance plans run on a January through December calendar year. Therefore any unused benefits will be lost if not used by December 31, 2014. So if you know you need treatment, and believe you may have benefits remaining please give us a call. We can verify the amount of benefits left for this calendar year and get a time reserved for you. It will be important to get a time reserved soon because times fill up quickly and we don't want you to miss out.

## The ever changing world of dental coverage....

Navigating the world of insurance has never been an easy process. January 2014 has brought even more challenges our way. Laurelwood Dental is committed to partnering with you, our patients, and helping you understand your insurance benefits and options. Many insurance companies want dentists to be under 'contract' with them. These plans are called PPOs or Preferred Provider Organizations. Many people have their health insurance under this arrangement. Unfortunately the task of providing quality work, materials, and service under this system has become increasingly more difficult than in previous years. Laurelwood Dental has declined to join any PPOs, because we want to work for our patients best interest, not the interests of the insurance companies. Rate cuts imposed by PPOs would force us to use cheaper materials, decrease the length of patient visits, and prevent us from being able to offer you the latest advances in dental technology. Staying out of network allows our dentists and hygienists to give you the quality of care and service that you deserve.

We strive to keep our patients well-informed with regard to insurance issues and our practices. We utilize online tools and make phone calls daily to make sure we give the most accurate insurance information. **We will always work with you & your insurance company as an out-of-network provider.** (In some cases we can request a written predetermination of benefits but even this is not a guarantee of the payment they allow). Here are some key points to remember when trying to understand your insurance plan:

- **We are an out-of-network provider.**  
We will work with you to make the most of your coverage while giving you the service you deserve.
- **We are a "Premier level" dentist with ODS [MODA Health].**  
We file our fees with ODS to assure that we have average fees compared to other dental offices in our area.
- **Be proactive.**  
Contact your provider to make sure your ID# and coverage is just as you understand it to be.
- **It takes team work**  
Please be sure we have all the necessary information to submit claims ` on your behalf.

***"WE WANT YOU TO RECEIVE THE DENTAL CARE YOU NEED  
AND RECEIVE THE INSURANCE BENEFITS YOU DESERVE"***

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