



**Berchermann**  
FAMILY DENTAL

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## What Is Dental Insurance?

Dental insurance is one of the most beneficial and most misunderstood factors in dental treatment today. This explanation will attempt to clear up many common misconceptions about dental insurance.

Dental insurance is a contract between the employer and the patient. It has NO CONNECTION at all to the provider of dental treatment (the dentist). The extent of coverage varies greatly from company to company, and sometimes even within a company. It has absolutely nothing to do with the level of service provided by the dentist or the fee charged for these services.

An often misunderstood term used by insurance companies is UCR (“usual, customary, and reasonable”). This is an arbitrary fee ceiling at which the insurance company will stop reimbursement. After this ceiling, coverage for a particular procedure will cease. Again, this has nothing to do with the fee charged, but with the level of coverage negotiated by your employer.

Please understand that the fees you have been given are only estimates and that your dental treatment could possibly change. If your treatment does change, you will be given another set of fees. Anything your insurance does not cover or for which it does not cover the entire amount is your responsibility.

