

Orthodontic Consultants of Saint Louis Office Insurance Policy

Dr. Richard Nissen participates as a preferred provider in the following dental plans:

Aetna PPO	Cigna PPO
BCBS Denta-	Blue Essex PPO
BCBS Alliance of Missouri	Delta Dental Boeing
Delta Dental	PremierMetlife PDP

Dr. Gregory Hoeltzel does not participate in any dental plans, however if you have an open-network plan you may use your dental coverage.

Those patients who are eligible members of the above listed plans are responsible for plan co-pays at the time services are rendered. If plan coverage terminates during the course of treatment, the patient becomes responsible for the full treatment fee.

For those patients who have open-network insurance (may choose any doctor), payment in full is due when services are rendered, according to our prearranged fee payment schedule. Orthodontic Consultants of Saint Louis will file insurance claims at the patient's request. However, insurance benefits will be paid directly to the policyholder. Insurance payments sent to our office will be forwarded to the policyholder.

Our office strives to give accurate benefit information, however information given by our office is not a guarantee of coverage. Benefits can only be determined after claims are processed. The policy holder is responsible for understanding his/her dental policy. For detailed benefit information, please contact your insurance company directly.

Please check appropriate box and sign below:

I have dental-orthodontic insurance. I will provide an original dental claim form or a copy of a dental card if I want Orthodontic Consultants of St. Louis to file claims for me. I am aware that even though I have orthodontic insurance, I am responsible for all treatment charges and understand the above policy.

Signature: _____ Date: _____

I do not have dental-orthodontic insurance. I am responsible for all treatment charges and understand the above policy.

Signature: _____ Date: _____