

Financial Policies and Options

We have several financial policy options available for your convenience. We have found that our patients appreciate knowing exactly what dental financial responsibilities they will incur. Therefore, we inform our patients about our financial policies before we begin treatment. Knowing this ahead of time allows us all to arrange for the completion of all necessary dental treatment.

We accept: Cash, Check, and Credit Cards (Visa/MasterCard/Discovery Card/American Express).
Payment in full is due when services are performed.

Dental Insurance

As a courtesy to you, we do accept assignment of benefit payments from most insurance companies. This is an **estimate** based on limited information obtained from your insurance company. **Your portion, not covered by insurance, is due at the time treatment is performed.**

Please understand even the best insurance companies do not cover 100% of all dental expenses. The amount of your insurance company's payment is determined by the level of coverage purchased for you by your employer. **Your dental insurance is your responsibility.** While we are happy to help you with claims submission, we can make no guarantee about insurance payments. We allow up to 90 days for your insurance company to make payment. After this time payment is due from you.

8% Cash Discount

By prepaying with cash or check, an 8% courtesy adjustment is given for treatment over \$400. Prepayment **saves** us time and the expense of billing, which allows us to offer this valuable service.

For those with dental insurance. We offer this courtesy adjustment by prepaying insurance co-payments of over \$400.

For those who wish to prepay with a credit card. A 5% courtesy adjustment will be given on amounts over \$400.

Office 90 Day Payment Plan

We offer to you a 90 day in-house payment plan. We will bill your credit card once a month to cover your dental treatment costs.

Extended Payment Plan

We have made arrangements with a credit card company that will finance your dental care with approved credit. The program called Care Credit, allows you to complete your dental work without delay and customize your monthly payments.

Senior Citizen Discount

For our patients 65 years or older, we offer a 5% discount. An additional 3% discount will be given for treatment over \$400 if paid in full prior to your appointment.

Gradual Treatment Plan

If it will be easier financially for you, we can plan the completion of your dental work by spreading your appointments over several months or years. We will arrange to do the more urgent services at the beginning of treatment.

Family Members and Children

Payment is due and the time of service for all family members.

Except where financial arrangements have been made, the parent/family member who brings their child is responsible for payment at the time of service.

For children wishing to come without a parent following the initial appointment. (A parent is required to be present at the initial appointment) Financial arrangements must be made prior to their dental appointment.

Divorce Situations

Regardless of the divorce settlement or the custody situation of the children, the patient and/or the parent who accompanies the child is responsible for all fees due at the time of treatment.

I understand the presented financial policies and agree to the above arrangements.

Signed: _____ Date: _____