

## OUR FINANCIAL POLICY

- We encourage you to take advantage of our **5% cash discount** by paying in full the day treatment is performed. *At this time, we only offer this for cash or checks, not with insurance or CareCredit payments.*
- Your account is **due in full within 30 days** unless other arrangements were made.
- For your convenience **Mastercard, Discover and VISA are accepted**. Our primary concern is providing high quality dental care, and since we are not a financial institution, we cannot extend credit over long periods of time. We encourage you to use your bank cards or see your local bank for this service.
- We also accept **CareCredit** financing as a way to help make necessary dentistry available for everyone. We can give you the information and help you with the application process.
- **Past-due accounts are charged a billing fee of 1.5% (18% yearly) of the balance due.** Delinquent accounts, (those over 90days past due) are referred to a collection agency or our attorney.
- Dental treatment requiring **laboratory procedures** from a source outside the office (ex. crowns, bridges, dentures) require the fee must be paid in full before the case is completed, with **at least half paid when the case is prepared and the balance due upon completion.**
- **Orthodontic cases require a down payment** of at least 1/4 the total fee, with monthly payments during the estimated treatment time span.
- **Accidental Injury** - In cases where dental services are required because of car accident, on the job injury or other trauma which will result in claims being submitted to a carrier other than your dental insurance, we will set up a separate accident account and payment is due in full within 90 days whether or not any accident or Workman's Compensation claim has been settled.

### **Additional Information for patients with dental insurance:**

- Please bring your insurance card or information with you the day of your first appointment. Your signature on the attached financial acknowledgement authorizes us to submit your insurance claims and allows your insurance company to pay us directly. It is your responsibility to notify us of any changes regarding your insurance coverage.
- **Any deductibles, co-payment and/or known uncovered charges are due at the time of treatment.** All charges are due within 30 days of treatment, regardless of whether your insurance has paid its benefit or not.
- We will file insurance claims relative to your dental treatment. However, **our professional services are rendered to you and not your insurance company.** Our fees are the same for all of our patients and your treatment is determined by your dental needs and not what your insurance policy will pay.
- A pre-treatment estimate will be sent to your insurance company for extensive dental treatment. Once this is known, we can proceed with the recommended treatment, payment for uncovered treatment, co-payments and deductibles are due at the time of treatment. If you choose to start your dental treatment without the benefit of this estimate, your payment is due at the time of treatment, and we will have the insurance company send their payment to you.
- We will be happy to assist you with your insurance and will answer any questions we are able to, but any dispute in the coverage is between you and your employer or insurance company, we are not responsible for the structure of your plan. *Please remember dental insurance is not a 'pay all' ....but rather an aid to attaining dental health.*

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