



## PLEASE READ THIS DOCUMENT

Welcome! Thank you for selecting us as your dental health care provider. Our goal is to provide you and your family with the highest quality lifetime dental care. We want you to feel welcome and as comfortable as possible throughout our relationship. We encourage you to ask questions and to be involved in treatment decisions. This includes understanding your treatment plan as well as our financial policy. The following is a statement of our financial policy. Please read, agree to, and sign prior to any treatment.

### FINANCIAL AGREEMENT:

Patients are expected to pay for our services at the time they are rendered. Our patients who have dental insurance are expected to pay the amount of their estimated co-pay and deductible at the time of service. Payments may be made using cash, check, Visa, Mastercard, and/or Discover. We accept health savings cards as well. We also offer Care Credit and Spring Stone Financial, which are financing options that are available only for healthcare expenses. We will mail monthly statements to all patients with an outstanding balance and any balances over 60 days are subject to accounting charges of 18% per annum.

#### Optional payment terms:

Full pay cash discount: We offer a 5% accounting courtesy for services over \$500 that is paid in full 48 hours prior to commencement of services.

Credit cards and pre-authorized credit card monthly payments: If you prefer to pay out larger portions of treatment on your credit card on a regular monthly basis, we can accommodate you by having you sign a monthly authorization card. Once per month your card will be charged the allotted monthly amount. A down payment will be required. *If payment agreement is failed, the full amount will be due at that time and no future payment agreements can be made.*

Term Loan: By arrangements with Care Credit or Spring Stone, we can offer patients upon approval, an interest-free term loan with no down payment, no annual fee and no repayment penalty. Please ask for application.

Senior citizens (Age 60 or over) discount: As a courtesy to anyone over 60 years of age we will gladly apply a 5% discount on your fee if services are paid at the time of service.

\*There will be a fee for any additional procedure NOT included in the original treatment plan.

**Please note:** Returned checks will be subject to additional fees. In the case it becomes necessary for our office to enlist a collection service and/or legal assistance, you will be responsible for any collection and/or legal charges up to 35%.

#### Insurance information:

- As a courtesy to our insured patients, we submit claims to your insurance company free of charge. Please understand that we provide an **estimate** of insurance benefits to you, however it is not a guarantee that your insurance will pay exactly as estimated. Your insurance company and your plan benefits ultimately determine the amount paid.

- All charges you incur are your responsibility regardless of your insurance coverage. We must emphasize that as your dental care provider, our relationship is with you, our patient, not with your insurance company. Your insurance policy is a contract between you, your employer, and your insurance company. Our office is not a party to that contract.
- We will help you receive your maximum allowable benefits. In order to do this, we need your insurance card and/or insurance policy on your first visit and updated with any changes. Failure to update your insurance on file may result in variance in insurance benefits and incorrect estimates.
- If your insurance has not paid within 60 days of services rendered, you will need to make full payment to this office and be reimbursed when your insurance company pays.

*Dental insurance isn't really insurance (a payment to cover the cost of a loss) at all. It is actually a money benefit, typically provided by an employer, to help their employees pay for routine dental services. The employer usually buys a plan based on the amount of the benefit and how much the premium costs per month. Most benefit plans are only designed to cover a portion of the total cost of a person's necessary dental treatment. For example, a dentist may recommend a crown for a tooth that has extensive decay; however, the dental plan may only cover the cost of a filling. This does not mean that the patient does not need a crown, only that the benefit is limited to a filling. If you have questions regarding your insurance, please feel free to ask Molly or Dray.*

**\*All of our doctors will diagnose treatment based on your dental health, not your insurance coverage.**

#### **Appointments:**

In order to serve you better and keep the cost of dental care down, we try to maintain an efficient appointment system. However, our cost of providing care increases greatly when people fail to keep scheduled appointments or cancel at the last minute. We require at least **48 hour notice** for any cancelled or rescheduled appointment. If this agreement is not met, you may be subject to a \$50 fee.

#### **Notice:**

In regards to blended and extended families: We will be happy to produce copies of services and amounts rendered but the financial responsibility will be given to the party that signs the financial policy for the child.



## Financial Agreement

Please indicate your understanding and acceptance of these financial policies by signing below. For the mutual convenience of you and the practice, it is understood that this executed copy of the Financial Policy also shall cover your dependent children who are patients of the practice.

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Patient's name (Please print)

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Patient's signature      Date