

## OFFICE FINANCIAL POLICY

Please read the section that applies to you and sign below.

### PATIENTS WITH NO DENTAL INSURANCE

Payment in full is expected at the time of treatment. If this is not financially possible for larger amounts, financial arrangements must be made before any treatment is begun. We offer a 5% discount for prepayment of treatment and 10% for senior citizens, when payment is made by check or cash. If you feel you need financing, please let us know before treatment begins. We do have a 3<sup>rd</sup>-party finance company we work with called CareCredit to assist you to make your needed treatment affordable.

### PATIENTS WITH DENTAL INSURANCE

It is important that patients realize that only on rare occasions, usually for preventive care, will the insurance company pay 100% of your services. If there is an unmet deductible (which is usually \$50) this must be paid at the time of service. In almost all cases for work that is not preventative, you will owe a percentage of the dental service performed. This percentage may vary from 20% to 80% or more. We will try our best to estimate your portion of any treatment performed so that you will know your out-of-pocket expenses prior to treatment. Please remember that this is an estimate only, as there is a wide variance in the amounts different insurance policies pay for different services.

It is our office policy that patients pay the portion of their balance that is not covered by insurance in full at the time of service. Your insurance claim will be filed on that day and the final determination can only be made after your insurance company pays on your behalf.

### ALL PATIENTS

We do guarantee our work for up to 5 years, as long as you are seen in our office two times in a twelve-month period for your cleaning and checkup.

In addition to our guarantee, our individual scheduling is one of the things that make this practice so unique and special for our patients. Our time is dedicated solely to you and you will rarely have to wait. Because of this, however, it is very important that you do not miss your appointments and that you are on time. We request that you call at least 48 hours in advance should you need to reschedule. In keeping with the above, a \$50 broken appointment fee will be charged for missed appointments. If you are more than 10 minutes late, we cannot guarantee that you can be seen or, if you are seen, that all of the services can be performed.

Do not hesitate to contact our office if there are any questions about our office financial policy.

Please indicate below your preferred method of payment:

Cash                       Check                       Credit Card                       CareCredit Financing

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Signature

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Date