

FINANCIAL POLICY

In an effort to ensure the billing process goes as smoothly as possible, it is important that you understand our office policies. As a courtesy, insurance claim forms will be prepared and sent to your insurance company on your behalf. As participating dentists, we discount our fees according to your insurance company's policy. However we have no control over clauses, limitations, or waiting periods. These are negotiated by your employer, not the dentist.

In an effort to provide you with estimated treatment financials, we call your insurance company to verify your benefits. There are occasions where the insurance company gives us incomplete information. Therefore, it is important to note that all treatment plan financials are ESTIMATES ONLY and are valid for a period of three months from the date of consultation. Please be advised that the contract between you and your insurance company is a separate contract from that between you and this dental practice. It is your responsibility to be knowledgeable of your own insurance coverage, benefits, and eligibility and to alert our staff should your coverage change or be discontinued.

Patients are responsible for all balances on the account whether or not your insurance company pays the claim. A service charge of 1.5% (18% per annum) on unpaid balances may be charged on all accounts with a balance exceeding 90 days, unless previously written financial arrangements are agreed upon. Accounts with unpaid balances may be forwarded to a collection agency unless payment arrangements have been made. Personal checks that are returned for non-sufficient funds are subject to administrative fees.

Cancellations: Unless cancelled at least 24 hrs in advance, our policy is to charge for missed appointments at the rate of \$35.00 per each hour of missed appointment time.

All patients will be required to acknowledge and sign a copy of our financial policy.