



## Financial Policy and Procedures

- **Payment** is expected at time of service. For your convenience, we accept MasterCard, VISA, Discover, American Express, CareCredit, cash and personal checks and debit cards.
- **Patients with dental insurance** will be asked to pay their estimated percent at the time of service. We will file your insurance for you. Please present a copy of your current dental card for our files.
- **Insurance benefits** are a contract between you, your employer and the insurance company. We consider the patient primarily responsible for the account. Please know that we provide with the best-advised dental treatment based on overall dental health, never on the insurance coverage.
- **Treatment plans** with an outlined financial agreement will be provided to all patients requiring three or more visits. For patients with insurance coverage, a treatment plan can be mailed to the insurance carrier. This can provide a close estimate of what portion the insurance will reimburse.
- **Multiple visit procedures** such as crown, bridge, partial or full dentures require that half of the fee (or patients estimated portion after insurance) be paid on the initial visit, with the entire balance paid by the date of delivery.
- **A Finance charge** of 1.25% APR can be assessed on all balances over 60 days. Patients with past due accounts over 90 days will be notified in writing before their accounts are transferred to a collection agency.
- **Elective dental treatment** will not be scheduled for patients with past due balances.
- **Emergency treatment on a new patient** (not previously of record with our practice) will require an estimated payment before dental treatment is initiated.