

## Financial Policy

This statement is to inform you of our financial policy. We are committed to providing you with the highest quality dental care using only the best material and technology available on the market today. We are also committed to providing you with up-to-date information and educational tools so that you may fully participate in maintaining optimum oral health. Our financial policy is intended to facilitate excellent service to you while minimizing our administrative costs.

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 the insurance company.

As a courtesy to you we will help you process all your insurance claims. In order for us to help, you must bring a completed dental insurance form or proof of insurance to each appointment. All claims not paid within 60 days will become your responsibility.

**We ask that you pay your co-payment at the time you receive treatment.** In some cases, your insurance company will require you to pay us for the full amount to be later reimbursed to you directly from your insurance company. Please ask the front desk for the above mentioned carriers. For long appointments, a deposit may be requested as commitment to keeping the appointment.

## Payment Options

- **Cash**
- **Personal Check**
- **Visa/Mastercard/Discover**
- **Insurance assignment of benefit** (patient is responsible for co-payment and deductibles at the time of service)
- **Chase HealthAdvance, Citi Health and Care Credit** Programs (monthly payments financed up to 4 years, shorter no interest option available – ask front desk for more information)

## Bookkeeping Rewards

- **5% Reward:** Pre-payment of entire fee (\$400 min.) upon **scheduling of appointment**
- **5% Senior Reward:** (62 years old qualifies) – not to be used in conjunction with assignment of benefit or pre-payment reward

**Even if you have dental insurance,** it is acceptable to take advantage of the 5% pre-payment bookkeeping rewards. Simply make full payment minus the bookkeeping reward. We will file your insurance forms and instruct your insurance company to send payment directly to you.

## Overdue Accounts

- Finance charges of 1 ½% per month will be added to overdue accounts
- Accounts over 60 days old may be sent to a collection agency and will have additional fees added to their account

Signature \_\_\_\_\_ Date: \_\_\_\_\_