

### OFFICE FINANCIAL POLICIES

We appreciate your selection of this office to serve your dental health needs. Our goal is to provide the best possible dental care to our patients. We want you to enjoy optimum dental health throughout your life. In order to extend comprehensive care to our patients and avoid misunderstandings, we have assembled an array of payment plans which our patients have found to be most convenient.

It is customary to receive full payment for your initial examination as well as for emergency visits at the time services are rendered. **Your patient portion is due at the time services are received.** If your dental care requires more than one visit, the following options are available. Our financial manager will consult with you on specific details to make your financial obligation comfortable for you.

### PAYMENT PLAN OPTIONS

1. Pay in full for all treatment at the beginning of your care with cash or check and request a 3% savings. We also accept VISA, M/C, Discover Cards.
2. Pay in **two monthly** installments arranged with our financial manager. (There is no carrying charge\* for accounts 30 days or less maintaining a current status.)
3. Extended monthly payments can be arranged through a dental credit line that can be applied for through our office with CareCredit Financial.
4. A senior citizen courtesy discount of 5% is given to our patients age 65 and over when paying for all treatment by cash or check, or 3% by credit card. (No other discounts apply.)

### PATIENTS WITH DENTAL INSURANCE

Most dental insurance policies pay only a part of the total cost of dental services and have an annual deductible. Insurance companies may change the terms of policies with little or no prior notice. Therefore, any estimate quoted is not a guarantee of payment from your insurance company. We bill your insurance as a courtesy for you. We make every effort to provide the most accurate estimate, based on the information you provide. Disputes regarding any aspect of coverage should be directed directly by you to your insurance company.

### BROKEN APPOINTMENTS

If it is necessary to reschedule an appointment, please give us at least **48 hours notice** so we can offer that time to another patient. We value your time and do our very best to see you at your appointed time. A \$100.00/ hour fee **will** be charged for a failed or late canceled appointment if **48 hour notice** is not given.

\*The carrying charge for all accounts over 30 days is 1.75% per month on the unpaid balance, 21% APR.  
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