

# Camino Dental Group

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## Office and Financial Policy

### Payment Terms

I understand that full payment is due at the time of service unless prior arrangements have been made. I will receive a goodwill written estimate prior to treatment to help me plan for the upcoming expenses. Some treatment requires multiple procedures that must all be completed in a timely manner to avoid treatment failure.

I take responsibility for payment of all services rendered on my behalf or my dependents regardless of any insurance involvement. In the event of default, I promise to pay legal interest on the indebtedness, collection costs, and related legal fees.

### Fees

Fees are subject to change with prior notice before treatment. Balances remaining beyond 30 days from billing will have a late payment charge of \$20 and accrue a monthly interest at a rate of 10% APR. There is a \$35 processing fee for returned checks, and a \$50 per hour fee for appointment changes, cancellations made without 48-hour notice.

### Canceling or Rescheduling an Appointment

If I need to cancel or reschedule an appointment, I will notify my dentist 48 business hours in advance so other patients needing urgent treatment can take my place. There is a \$50 charge per hour for appointment changes or cancellations made without 48-hour notice. Patients who repeatedly miss their scheduled appointments might be dismissed from the practice.

### Dental Insurance

The insurance policy is an agreement between the insured patient or patient's employer and the insurance company, not between the insurance company and this office. If my insurance pays for a downgraded benefit, I will be responsible for the difference between the fee for the actual procedure and the downgraded fee. If my insurance does not pay in full for any reason (employment changes, reduction in benefit, change in patient status, treatment costs exceeded annual maximum benefits), I will be responsible for the remaining balance of the treatment. Therefore, it is the patients' responsibility to understand their insurance benefit and policy prior to accepting treatment. Most insurance do not cover cosmetic dentistry or implant surgery, therefore patients are required to pre-pay for these procedures unless there is written pre-approval from their insurance.

Patient co-payment is payable to the dentist at the time of service. Most dental insurance plans will break down benefits according to 1) Preventive 2) Basic and 3) Major. Each category will have a different coverage benefit based on percentage. An annual deductible may be applied to my treatment before insurance benefit starts coverage. Oftentimes, insurance will downgrade a coverage based on least expensive alternative treatment (LEAT). For example, resin or white filling will be downgraded to amalgam or silver filling).

I have read and understand the policy of this office. I understand that in order to be admitted as a patient in this office, I agree with the policy stated above.

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Signature of Patient or Guarantor

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Date