



FINANCIAL ARRANGEMENTS

We realize that every person's financial situation is different. For this reason we have worked hard to provide a variety of payment options to help you receive the dental care needed to enjoy a health and confident smile with respect to your budget.

Payment Options

Payment is generally due on the date of service.

- *Cash or Check We are please to offer a 5% bookkeepers courtesy for all treatment that is paid in full prior to treatment (over \$500.)
- *Credit cards We are happy to accept payment by Mastercard, Visa, discover, or American Express.
- *Smile Package By arrangement with the Personal Finance co. we are able to offer our patients financing that is separate from other bills or credit cards. There ar no application or annual fees, and no down payment is necessary. This method of financing is interest free for six months only. Longer finance periods are available but interest is charged for this service. Applications are available with our office manager and you can usually be approved within 24 hours.

Dental Insurance

Unfortunately dental insurance is not the panacea we'd all like it to be. **Rarely** does it cover the entire dental fee. It is only meant to be a supplement.

We are happy to file the necessary forms to see that you receive the full benefits of your coverage; however we make no guarantee of any estimated coverage. Estimated portions not covered by insurance, such as deductibles and co-payments are payable on the date of service. Our office will submit a claim up to two times per appointment. Further insurance appeals then become your responsibility. If after 60 days we have not received payment from your insurance company, we ill ask you to pay the remaining balance and ask you to deal with the insurance company. this is because you r insurance policy is an agreement between you and your insurance company, therefore all patients will be directly responsible for all charges incurred.

Please know that we will do everything possible to see that you receive the full benefits of your policy.

New patients/Emergencies: Payment in full is expected at the time of the first visit to establish a credit history with our office. We will be happy to bill your insurance for this visit so they can reimburse you.

Our goals with each of our patients are to help you enjoy the benefits of good oral health; to have strong teeth and gums, to have a healthy and attractive smile, and to keep your own natural teeth all your life. All of these goals are possible in our office.

------(Patient's signature)