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Financial Policy Statement

Dear Valued Patient:

This financial policy statement is made in an effort to help patients understand the various options available and the responsibilities they accept when we provide dental treatment.

Dealing with insurance companies can be confusing, time consuming and down right frustrating! You as a patient or the patient's employer have a contract with an insurance carrier to provide dental benefits. We are in no way part of this contract, but we will help you by processing and filing your insurance after treatment and providing the insurance with any information necessary to expedite payment of the claim. If our patient has a secondary insurance through a spouse or parent we will process claims to the secondary insurance.

We are fortunate to have an experienced staff that helps you to maximize your insurance benefits, however in the end it is your responsibility to promptly pay for what your insurance does not cover. Our patient's insurance coverage varies widely from carrier to carrier and from policy to policy. For this reason any major treatment will be pre-estimated so that neither our patient or our staff experiences any unpleasant surprises.

Payment Options:

The following are the payment options available to you.

- **Emergency Services require payment in full at the time of service.**
- **Dental Treatment Under \$500.00:**
Payment is due at the time of service for all treatment under \$500.00. We offer many means of payment; Personal Check, Credit Card and a **5% discount for cash payments.**
- ****Dental Treatment between \$500.00 - \$2,000.00:**
We provide the following options –
 1. Personal Check, Credit Card or Cash payment in full. (Note that we provide a 5% courtesy discount for all full cash payments)
 2. We can set-up a direct charge to a credit card with 3 equal monthly payment charges.
 3. We can accept 3 post dated checks of equal amount to be deposited on the prescribed dates.

**Again, we will process your insurance and have payment sent to you. We require full payment prior to the final cementation or delivery of crowns, bridges and other laboratory fabricated cases.