



## Financial Guidelines

### **Patients without insurance:**

- For single-visit services, payment is due at the time of service, unless other arrangements are made in advance
- For services requiring more than one visit (ex: crowns, dentures), a minimum of ½ is due at the first visit, and the balance is due on the day of delivery.
- We accept all major credit cards for your convenience. If you need an extended period of time to pay for your services, you may choose to apply for one of our financing options. Arrangements must be made prior to the start of the work.

### **Patients with insurance:**

- We will help you get the most benefit possible from your dental insurance. Please be aware of the benefits your plan offers so that we can work together to coordinate your care.
- We will file your insurance as a courtesy to you. To be able to do this, we must have complete insurance information 24 hours in advance of any treatment appointments.
- Your insurance policy is a contract between you, your employer, and the insurance company. **You are responsible for all treatment fees.** We do our best to estimate what your insurance will cover, but *we cannot make a completely accurate estimate of insurance benefits to be paid.*
  - For routine care, we will accept benefits from the insurance companies with whom we can work. You are responsible for your estimated portion at the time of service.
  - For restorative care, we will estimate what your portion will be, based on information we receive from your insurance company. Your full estimated portion is due at the time of service.
  - If your insurance company does not make payment within 30 days, you are responsible to pay the balance in full. Accounts over 30 days will be charged 1.5% interest.

***We are unable to work directly with numerous insurance companies.*** If yours is one of these, we will file your insurance claims for you, and you will be asked to follow the same guidelines as patients without insurance. You will receive the reimbursement checks directly from your insurance.