

## **FINANCIAL POLICY**

### **Please Read and Sign the Acknowledgement of Receipt**

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

Since we know it is not always possible to pay your dental bill in full, we would like to explain our financial options. You may choose from the following options that would best suit your needs:

1. Equal payments- equal payments will be determined by the number of visits for each treatment.  
(First payment due at the start of treatment, second payment due at the second appointment, etc.)
2. For your convenience, we have made arrangements to accept payment by all major credit cards.
3. Monthly payments- If you need to make long-term payments we offer financing with Care Credit. You must qualify to use this option.

Our fees reflect our commitment to the quality of care that our patients deserve. If you have insurance, we will be happy to assist you in processing your insurance claims to maximize your benefits. Insurance is designed to help offset the cost of your dental care. Insurance estimates provide a table of allowances that will assist you in determining your approximate out-of-pocket expenses. Please note that insurance estimates and preauthorization are not a guarantee from your insurance company. The estimated co-payment and deductible would then be paid at the time treatment is placed.

We reserve the right to apply a billing charge and/or a finance charge of 1.5% (18% APR) on all accounts 90 days overdue. All patients with an outstanding balance will receive a monthly statement.

I have read and understand fully the financial options. I understand that in the event my account becomes delinquent I will be responsible for any collections, attorney fees, court costs and any other charges incurred to collect the account.