



The primary objective of our office is to provide you with the best quality dental care available anywhere. The service is based on a friendly, mutual, and business-like understanding between doctor and patient. We feel that misunderstandings can be minimized if financial policies are understood at the beginning of treatment. Our financial policy is the following:

- 1. DENTAL INSURANCE:** We are happy to file the forms necessary to see that you receive the full benefits of your coverage; however, we **cannot guarantee** estimated coverage. Because your insurance policy is an agreement between you and the insurance company, we require that all patients be directly responsible for all charges. Due to the large number of insurance companies that our office encounters, it is your responsibility to know the details, benefits, and limitations of your coverage.

At the time of service, we collect a minimum of \$50 for consultations and a minimum of 35% of the cost of treatment for endodontic treatment, retreatments and apicoectomies. The exact amount of collection will depend on the insurance coverage you have, so the requested amount could be higher than the numbers stated here. After your insurance company pays our office, we will either send you a bill if there is an outstanding balance on your account or a refund for an overpayment. You are responsible for any balance remaining after your insurance company pays their portion of the charges; we are not preferred providers with any insurance company except **Delta Dental**.

In some cases, your insurance company will not allow you to assign benefits to us. This means that the insurance company will only send the payment to you. In this case, you are responsible for the total fee at the time of treatment.

- 2.** We accept cash, money orders, personal checks, Visa, Mastercard, and Discover Card. We do not accept tax exempt credit cards. We also work in partnership with an outside financing company, CareCredit, that offers several no and low interest financing options. If you are interested, please inquire at the reception desk.
- 3.** After the first 30 days, a 1.5% monthly finance charge will be added to any outstanding account balance.
- 4.** Fees quoted at the initial appointment will not increase EXCEPT when appointments are broken or unless surgical intervention becomes necessary.
- 5.** In the case of a broken appointment with less than 24 hours notice, an additional fee may be charged according to the length of the appointment time that had been reserved for you.
- 6.** Accounts that receive no payment for 60 days will be placed with a collection agency for collection and listed with the credit bureau. In the event of default, you agree to pay collection fees of an additional 40% of balance owed and legal fees of collection (with or without suit) including court costs and collection agency fees.
- 7.** Our fee does not include the permanent filling or crown that is to be done by your own dentist after completion of endodontic therapy.
- 8.** Returned check fees are \$30.00 per check.