

## FINANCIAL POLICY

We are committed to providing you with the best possible care. If you have dental insurance, we are anxious to help you receive the maximum allowable benefits. In order to achieve these goals, we need your assistance and understanding of our payment policy.

Payments for services are due at the time services are rendered. We accept cash, checks, MasterCard, Visa, Discover, American Express and Care Credit. We will file with your insurance company. A deposit may be required on all scheduled surgeries unless other arrangements have been made and approved by our financial administrator.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize, however, that:

- 1) Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.
- 2) Our fees are generally considered to fall within the acceptable range by most companies and therefore are covered up to the maximum allowance determined by each carrier. This applies to companies who pay a percentage (such as 50% or 80%) of UCR, which is defined as usual and customary rates by the insurance company.
- 3) Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services that are not covered.

We must emphasize that as dental care providers, our relationship is with you, not your insurance company. While the filing of the insurance claims is a courtesy that we extend to all of our patients, all charges are your responsibility from the date the service is rendered.

If you have any questions about the above information or any uncertainty regarding insurance coverage, PLEASE do not hesitate to ask us. We are here to help YOU.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_