

Financial Policy

Please familiarize yourself with the information that follows. If you have any questions, please feel free to ask one of our business office staff members.

- ◆ Please be aware that the parent bringing the child to our office is legally responsible for payment of all charges. We cannot send statements to other persons.
- ◆ We ask that you pay the cost of the initial examination and any necessary dental x-rays on the day of that appointment. We accept cash, personal checks, MasterCard, Visa and Discover.
- ◆ Please understand that financial arrangements are made directly with you. For the convenience of our patients, the following alternatives are listed as a guide for possible financial arrangements:
 1. **Payment in full** for each appointment as services are rendered. We accept cash, personal checks, MasterCard, Visa and Discover. Additionally, Care Credit offers dental financing options and our staff will be happy to assist you with enrollment.
 2. **Dental Insurance:** Our office is committed to helping you maximize your insurance benefits. There is no direct relationship between our office and your insurance company. The type of plan chosen by you, and/or your employer determines your insurance benefits. Because insurance policies vary greatly, we can only estimate your coverage in good faith, but cannot guarantee coverage due to the complexities of insurance contracts. Your estimated patient portion must be paid at the time of service. As a service to our patients, we will bill insurance companies for services and allow them 45 days to render payment. After 60 days, you are responsible for the entire balance, paid-in-full. If you have any questions, our courteous staff is always available to answer them.
 3. **Pre-treatment Authorization:** Some insurance companies request an estimate of the work to be done and the fees to be charged before determining their benefits to you. If so, we will provide you with the pre-treatment fee estimate. In this case, it will be up to you to determine if you wish to proceed with treatment before the insurance benefit is determined.
 4. **Appliances:** The cost of the appliance must be paid on the day your child's impressions are taken. This is necessary because our office must pay the lab bills when appliances are ordered, not when they are completed.
 5. **Emergency treatment:** All emergency treatment must be paid in full at the time the service is rendered.