



Office Financial Policy and Agreement

In this office we work hard to control our costs and keep the price for our services manageable and under control. In order to accomplish this, one of the things we must insist on is that payment be made at the time services are provided, unless other specific, written arrangements have been made. We are not able to provide an open account for the payment of services, so if you are not able to pay for the services we provide, please advise us of this before we provide treatment rather than after the fact. Your scheduled appointment time has been reserved specifically for you. We request 24-hours notice if you need to cancel your appointment. We are aware that unforeseen events sometimes require missing an appointment. After missing your second appointment or any surgical procedure without notifying us 24 hours in advance, you are subject to being charged an additional fee.

We'll happily help you process and file your dental insurance, but any estimate we make of what your insurance policy may cover is just that, a good faith estimate. Your dental insurance company has a contractual relationship with your employer (or spouse's or parent's employer), to which we are typically not a party. When we provide services that may be covered by insurance, we'll promptly, and at no additional charge, take our own time and materials to complete your claim form information to the best of our ability, and to the same standards that we have processed insurance information for over 20 years. We'll submit it promptly to your insurance company unless you advise us that you'd prefer to pick up the form and submit it yourself. The financial responsibility for the services we provide however, is yours, and yours alone. How much and when your insurance company may pay for the services we provide to you, is of course, not something we have any control over. If we have accepted assignment of your insurance benefits, payment for our estimate of the charges your insurance company will not pay, is due at the time the services are provided unless other specific written arrangements are made. Any balance remaining on your account after your insurance has paid their share of your charges, is entirely and without exception, your responsibility to pay. Any balance, whether potentially covered by insurance or not, that is not paid within 30 days of the delivery of services, will incur a service charge of 18% per annum, applied until payment is received. Service charges are not something that your insurance company will pay, so in order to avoid additional charges associated with carrying accounts, you may prefer to pay for our services yourself and choose to receive the payment from your insurance company directly. Should any balance remain unpaid for any reason however, you agree to pay the costs associated with the collection of that balance, including, but not limited to reasonable attorney's fees and accrued interest or service charges.

We have found that for extensive treatment, CareCredit has worked well for a number of our patients allowing them reasonable interest rates and acceptable payment flexibility (please ask us for more information if you're interested). A number of our patients have found that it is very effective to take advantage of low home equity mortgage rates to finance extensive treatment, and may offer advantages of tax deductibility of interest on such loans (consult your tax adviser for details).

By signing below, you acknowledge that you have read and agree to all the terms of the financial policy of this office, and that you, or the person identified, and whose signature appears as the "Financially Responsible Party" accept responsibility for all charges incurred on your behalf and will pay them within the terms of this policy.

Patient's Name (Please Print)

Signature of Patient or Responsible Party

Date

Printed Name (if other than patient)