

FINANCIAL & OFFICE PRACTICES

We are dedicated to helping you keep your smile healthy and beautiful for a lifetime. We know you depend on us to explain all dental procedures and associated fees clearly and professionally before we begin treatment. We believe it is not only important to provide the highest quality dental care, but to make this care affordable for our patients. We will make arrangements for our patients which allow payments to be convenient and flexible. We are committed to helping you receive the dental care you desire and for you to have the most pleasant and comfortable dental experience possible.

**IT IS OUR EXPECTATION THAT PAYMENT OR PAYMENT ARRANGEMENTS
BE MADE ON THE DAY OF TREATMENT.**

Payment Methods:

- Cash, Check, Visa, MC or Discover Credit Cards
- Health Savings Account Check or Card
- Care Credit
- PayPal
- Payment Plan in place to cover treatment within 4 months of service

PATIENTS PAYING OUT-OF-POCKET

7% Discount (when payment is made in full on day of service)

For our patients that do not carry any type of dental coverage, we offer a discount to help cover the cost of your care. This 7% discount is extended to those who pay in full on the day of service. We extend the discount regardless of payment method as long as it is paid in full the same day.

4 Month 0% Interest Payment Plan

For those that might be getting more expensive procedures (over \$200) we offer a payment plan that allows for payments over a four month timeframe. This method uses your debit or credit card as an automatic monthly payment with the date of your choice.

PATIENTS WITH IN-NETWORK DENTAL INSURANCE

We are contracted providers with the following insurance companies at this time:

Delta Dental, United Concordia*, HealthPartners

Through network affiliations select plans with the following insurance are considered in-network for us as well:

Aetna, Dearborn National, Assurant Employee Benefits, Dental Network of America, BlueCross BlueShield (only IL, MT, NM, OK, TX, LA, MN)

*TriCare Active Duty ADDP, Retiree and TDP are covered under United Concordia

Your insurance plan is based upon a contract between your employer and the insurance company. Any dollar amount a plan reimburses for dental services is determined by how much your employer has paid for the plan. If you have any questions or concerns regarding the specifics of your dental insurance plan, please contact your employer or insurance company directly. With that in mind, please be aware that any estimate our office may provide to you regarding benefits of your plan is made in an effort to inform, not imply a guarantee of payment by your dental insurance, and that you are ultimately responsible for all treatment fees incurred.

PATIENTS WITH OUT-OF-NETWORK DENTAL INSURANCE

Those patients with other types of insurance that are not listed above would likely be out-of-network providers. Sometimes this means that you will pay more to see us than another provider who might be in your network. Some insurance companies do not have in-network provider in this area and will pay the same amount to either type of provider. To find out whether or not we would be covered by your dental plan we encourage you to contact your dental insurance provider directly. This ensures that you understand the costs involved in seeing an out-of-network provider.

ALTERNATIVE PAYMENT METHODS

Patients who are looking for yet another option for payments are encouraged to look into Care Credit. This is a credit card for health and wellness needs for which you can apply online. This alternative credit card is available to people with all types of credit backgrounds and offers a few options for repayment timeframes. This can be a great option for those that have extensive work to be done or several family members who might need further treatments. Access the website at www.carecredit.com.

FINANCIAL PRACTICES

Statements will be sent on the 10th of every month. The portion of the statement labeled “Balance Due Now” is the patient responsibility that will be due before the 10th of the next month. Only the services provided in the last month will be put on the current month’s statement, otherwise the statement will only include the balance due or carried over from the previous statement. If more information is needed or a copy of your service and fees is necessary, please let us know. We will be happy to provide this information in person, email or by fax.

We are more than willing to work out payment plans with you if there are special circumstances that differ from our listed financial policies. We encourage open communication to help us better understand your unique situation.

We do sometimes have to charge finance fees when we don’t hear anything from you and your account is past due. We will apply a finance charge of 1.5% to accounts that are 60+ days overdue with a minimum charge of \$0.50. We will make every attempt to contact you about your overdue account before taking further steps to contact a collection agency or discontinue your services with us.

APPOINTMENT POLICIES

We understand that cancellations are sometimes necessary, but we all pay the price for last-minute cancellations. When you routinely miss appointments, your dental health suffers too.

Not only are we committed to bringing you the very best professional and personal care that we can, we also place value on your time. Please pay us the same respect by giving us a 24 hour advanced notice when you cancel an appointment so that we can use that time for the benefit of our other patients. If we do not receive a 24 hour notice, it will be considered a failed appointment. We also ask that you arrive to your appointment at your schedule time. If you are more than 15 minutes late, we will consider it a failed appointment and you will have to reschedule. We allow two failed appointments before you can no longer be seen at our office.