

FINANCIAL GUIDELINES

Payment for treatment is due and payable the day services are rendered. It is our goal, however, to assist all of our patients in obtaining the dental treatment they deserve. Therefore, we are pleased to offer several payment options. Please read the following carefully. Our financial coordinator will answer any questions you may have, and assist you in selecting the appropriate financial plan for your needs.

For your convenience, we offer the following financial options:

1. In addition to personal checks and cash, we also accept payment through MasterCard/Visa, American Express, and Discover.
2. We offer extended payment plans for amounts up to \$25,000 upon approved credit. This plan has the following features:
 - No down payment
 - Extended terms with low monthly payments.
 - No prepayment penalty.
 - No interest up to 12 months.

3. Dental Insurance.

Our office understands the value of insurance benefits to our patients. We will file your insurance at no charge. Please understand that dental insurance is a contract between the patient and the insurance carrier, not between the insurance carrier and the dentist. Your deductible and co-payment, not covered by insurance, are due at the time treatment is performed. We will do all we can to assure you of maximum benefits. There are no guarantees, and payment for dental services is the patient's responsibility. **Any balance not paid by your insurance company within 60 days becomes the patient's responsibility.**

Usual and Customary Fees

Our practice is committed to providing the best treatment for our patients, and we charge what is usual and customary for our area and experience. You are responsible for payment regardless of any insurance company's arbitrary determination for usual and customary fees. **All accounts not paid within 60 days will accrue a finance charge of 1.5% (18% APR).**

I have read the Financial Policy. I understand and agree to this Policy.

Signature of Patient or Responsible Party

Date