

Financial Policy

Financial Options

1. We request your estimated portion at time of service. If you have insurance, you only pay your deductible and the estimated portion not covered by insurance. We accept cash, check, Visa and MasterCard. For procedures that take two appointments such as crowns, bridges and night guards, you may elect to pay half of your balance at the first appointment and the remaining half at the end of your second appointment.
2. If your total restorative treatment plan is over \$3,000 (in case of insurance coverage, if your estimated portion is over \$3,000) you may elect to pay in full with cash or check for a 5% discount.
3. We are pleased to offer monthly financing options which are administered for us by Care Credit.
4. Any balances over 60 days will be charged an interest rate of 1.5% per month.

Insurance Benefits Explanation

We work with most insurance companies. If you have insurance, we are happy to estimate your benefit and ask that you pay only your estimated portion as the services are rendered. Your estimated patient portion for services is based on the information provided by your insurance company and it may not be the exact amount of your benefit. If the insurance company pays more than the estimate you will receive a refund check; if it pays less, you will be billed for the balance. We will bill your insurance company as a courtesy to you. Please notify us of any changes in your insurance information. Any balance not covered by your insurance company is your responsibility. If you feel your insurance company has erred, you may contact them.

Dental insurance is a contract between your employer (or you) and a dental insurance company. The benefits that you will receive are based on the terms of the contract that were negotiated between your employer and the dental insurance provider. Some plans exclude specific services, while others are more comprehensive. The services selected and the percentage of coverage is based on the cost of the policy negotiated with the insurance provider. Our treatment plans are based on each patient's needs and not on whether treatment is covered by a dental plan. We are happy to work with you to maximize your insurance benefits and discuss the advantages and disadvantages of different treatment options to help you make the best decision based on your need.

Cancellation Policy

Appointment times are reserved especially for you. If you need to change your appointment, please give us 48 hours' notice. No-shows or appointments cancelled with less than 48 hours' notice are subject to a \$75.00 cancellation fee. If you come in late, the Doctor may request that you reschedule the appointment and you may be charged a fee of \$75. Please help us serve you better by keeping your scheduled appointments.