

PAYMENT OPTIONS

Our mission is to deliver the finest, most cost-effective health care treatment available today. **Payment arrangements for your visit are due at the time of treatment.** Dental insurance is a wonderful tool that helps you cover some of your dental costs; however, unlike medical insurance, dental insurance may not pay for all of your dental care. All insurance companies are different. When your insurance company says that they will cover 80% of your dental costs, they mean 80% of what they consider to be “Reasonable & Customary.” The insurance companies arrive at any particular dollar amount for each procedure treatment code. **The patient is legally obligated to pay whatever part of the fee the insurance company does not cover.** The important point to note is that the teeth being treated belong to you, not the insurance company. Most insurance policies provide only basic care for specific dental services. The services selected are based on the cost of the policy to your employer and their negotiated arrangements with the dental insurance company. Our experience shows a wide range of reimbursement (0%-100%) for our endodontic treatment fees. We will be glad to submit your insurance claim on your behalf. **Please provide the front desk with your dental insurance card so we can keep a copy on file.** In addition, we will be happy to provide you with the necessary information for you to contact your insurance company to determine what your reimbursement level will be.

We offer multiple payment options. Please select from the choices below.

All accounts must settle estimated payment in full at their first visit.

We reserve the right to charge \$50.00 for appointments cancelled or broken without 48 hours advance notice.

1. Cash or Check
2. MasterCard, Visa or Discover
3. CareCredit Monthly Payment Plan - This is a separate line of credit, which does not affect the balances of your other credit cards. Unlike other credit cards, there are no annual fees. Monthly payments need only be 3% or \$10.00, whichever ever is greater, of the monthly outstanding balance. This monthly payment plan does not require payment now or the use of your bankcard. Processing your application will only take a few minutes. In addition, depending on the amount of your charges you may be able take advantage of 0% financing.

Please review below, the forms of payment that are available for you to settle your account.

Cash or Check (There will be a \$20 fee plus any fees charged to us by our bank for all returned checks)

MasterCard, Visa or Discover

CareCredit - Please ask the receptionist for an application (0% option – 3rd party financed)

A monthly interest charge based on an annual fee of 12% interest will be added to late payments.

In the event that your account is sent to small claims court for collection, you will be held responsible for all additional fees and costs involved with the collection of your debt to us.

Signature of Patient/Responsible Party

Date