



FINANCIAL POLICY FOR THE DENTAL OFFICE OF DR. STEPHEN J. MALKI

The primary goal of our dental practice is to educate and inform all of our patients about their oral health and to provide them with high quality and complete dental care that will last them a lifetime. Since our practice is also a business with obligations that must be met, we ask that all patients pay for their treatment in full on the day of each visit to our office unless prior arrangements have been made.

Payment is due at the time service is provided. We accept cash, personal checks, cashier's checks, money orders, Visa, Mastercard, Discover, American Express and Care Credit. Returned checks will be subject to additional fees.

We will do our best to give you a rough estimate of your investment in your dental health for each upcoming visit, based on your individual treatment plan. You will be given a very close *estimate* of your next visit's total bill. Please bring cash, check or credit card at the time of treatment. With a proper diagnosis and a timely treatment plan, most *estimates* we provide are accurate.

Outstanding balances on your account are discouraged, and must be cleared before the next appointment for any account member or within 30 days of treatment, whichever comes first. Appointments for non-emergency treatment may need to be postponed pending payment of outstanding balances. Amount due and not paid in full within 30 days will be charged interest at a rate of 1.5% per month.

A returned check fee of \$25.00 (subject to change as bank fees increase) will be added to your account for any returned check. Before we accept another payment by check, the \$25.00 fee plus full payment for the check that did not clear must be paid in cash, or by VISA, MasterCard, Discover or American Express.

Your dental appointments are scheduled carefully. Time, trained personnel and dental equipment are reserved for each procedure. Missed appointments add to the cost of dental care when reserved facilities are left waiting empty. We request 24 hours advance notice for rescheduling your appointment. Your account will be charged a broken appointment fee of \$75.00 for missed appointments without proper notification.