

FINANCIAL ARRANGEMENTS AND DENTAL INSURANCE

Your insurance is a contract between you, your employer, and your insurance company. Please note that you are responsible for making us aware of individuals covered by your policy, the procedures your insurance plan will cover, your deductible, the percentage covered of each procedure, and your annual maximum allowance. This information is contained in the insurance company booklet furnished to you upon enrollment for dental coverage. The type of treatment you need and receive from me is based on my professional judgement, expertise and training and your treatment needs. I refuse to compromise what is best for my patients by letting an insurance company dictate treatment based on whether you are covered by a dental benefit plan for a particular procedure.

Your estimated portion of the balance is due at the time of service unless prior financial arrangements have been made. We offer a 5% savings to our patients when the estimated portion is paid in full. For our Senior Citizens, 62 and older, we offer a 10% savings. While the filing of insurance claims is a courtesy that we happily extend to our patients, all charges are your responsibility. There will be a finance charge on any balance outstanding 60 days after the completion of your dental treatment. This 60 day period allows time for insurance companies to respond.

We realize that temporary financial problems do arise, and we encourage you to contact us promptly for assistance in the management of your account. All financial arrangements must be made prior to a scheduled appointment. If no specific arrangement has been, then full payment will be expected.

If you have any questions about the above information, please do not hesitate to ask for our assistance. We are here to help you!

I have read the above information, and I acknowledge that I am ultimately responsible for the balance of my account for any services rendered regardless of my insurance status.

Signature of Responsible Party

Date