

## Our Financial Policy

Thank you for choosing our office for your dental needs. We realize that every person's financial situation is different. For this reason, we have worked hard to provide a variety of payment options to help you receive the dental care you need and deserve that allows you to enjoy a healthy, beautiful smile with respect to your budget. Dental treatment is an excellent investment in an individual's medical and psychological well-being. Financial considerations should not be an obstacle to obtaining this important, life-enhancing care. We are always available to answer your questions or assist you in any way we can.

### Financial Policy:

All of our fees or copays less than \$200 will be due and payable at the time treatment is rendered.

For our patients with dental insurance: We are happy to assist you in filing the necessary forms to help you receive the full benefits of your coverage; however, we can make no guarantee of any estimated coverage or payment. Because the insurance policy is an agreement between you and your insurance company, we ask that all patients be responsible directly for all charges. Please know that we will do everything possible to see that you receive the full benefits of your policy.

All unpaid balances begin to accrue interest after 30 days at the rate of 18% per annum (1.5% per month).

### Payment Options:

#### 1. Cash or Check

We are happy to offer a 5% accounting courtesy for all treatment over \$500 that is paid in full prior to treatment commencing. Otherwise, we will accept ½ down at the start of treatment and ½ down at the completion of treatment.

#### 2. Credit Cards

We are happy to accept full or partial payments by Mastercard, Visa, American Express, or Discover. If you choose to prepay for treatment over \$500 using your credit card, we can extend a 3% courtesy.

For our insured patients, rather than estimating the uninsured amount due (copayments and/or deductibles), we will be happy to bill the exact difference to your credit card the day the insurance check is received in our office.

#### 3. Interest Free Loans

We are able to offer our patients an interest-free line of credit separate from your other credit cards. There are no application or annual fees, and no down payment necessary. Your monthly payment is as low as 3% of your balance. Applications are available from our financial coordinator and you can usually be approved within 30 minutes or less.

There is an administrative fee for these options of 5% of the total fee.

#### Interest-Free Guidelines:

|              |         |
|--------------|---------|
| \$0-\$500    | 90 days |
| \$501-\$1000 | 6 mos.  |
| Over \$1000  | 12 mos. |

#### 4. Term Loan

We can offer our patients who qualify a longer term loan (18 - 60 months) at a low, fixed interest rate (9.9 - 11.9%) on amounts from \$1,500 to \$25,000. Under this plan payments can be as low as \$75 per month, with no down payment required and no prepayment penalty.