

## Financial Policies

Payment is due at time of service.

We are delighted to serve you and your family's dental needs. The following policies reflect our commitment to providing excellent service to our patients.

### Insurance:

- If you have contracted with a dental insurance company:
- We will work with your insurance company to ESTIMATE your patient portion due at time of service.
- We will submit necessary documentation to process your claim.
- We expect payment from your insurance carrier within 30 day of submitting your claim.
- If payment is not received within that period, your account becomes due in full and you will be charged finance charges of 1.5% per month.

### Financial Arrangements/ Patient Agreements (Dentrix):

- On Patient Balances over \$500.00, our Accounts Manager can make arrangements with you to create up to 3 (three) payments to cover your balance.
- Our Accounts Manager can also help you to create a Care Credit Account to manage your Patient Balance.
- Patients may have only 1 (one) active FA/PA at any given time.

### Cash Payments / No Insurance:

- If Treatment exceeds \$500.00 and is paid in full at time of service, you will be extended a 5% courtesy discount.
- This includes payments by cash or check.

### Senior (over 65) / Student (full time) cash discounts; no insurance:

- A 5% discount will be offered to Seniors / Students whose treatment exceeds \$500.00 and who pay in full at time of service.
- This includes payments by cash or check.

### Missed Appointments:

- Appointments broken with less than 24 hours notice will be charged \$45.00
- This fee will be waived if you re-schedule within 24 hours at our convenience.
- Exceptions illness, death, emergencies, etc. will be made by Dr. Young on a case by case basis.

### Statements:

- Statements will be mailed around the 17<sup>th</sup> of each month to all accounts.
- All balances past due 30 days or more will incur 1.5% finance charge (18% APR) with a minimum charge of \$2.50.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_