



Office, Financial and Insurance Policies

Office Policies

Welcome to our office! Our hours have been designed to provide our patients with convenient scheduling. We believe strongly in the value of your time and will do our best to keep you from having to wait. Please understand that sometimes painful, unexpected emergencies require the doctor's immediate attention. We ask for your patience in these circumstances. Our staff will make every attempt to contact you in advance if this occurs.

We would appreciate 24 hour notice if you find it necessary to change your appointment. This gives us the opportunity to better manage our schedule for the convenience of all our patients. **Persistent failure to keep your scheduled appointment could result in a charge...**so please be courteous.

Just as we cannot treat illnesses over the telephone, we cannot prescribe medications over the phone. Medications will only be prescribed during regular office hours. No drugs or medications

Financial Policy

All Patients (or their legal guardians) are responsible for 100% of the incurred charges whether you have insurance or not. Payment is expected at the time of service. Uninsured patients are expected to pay 100% of the charges on the day of their visit. We offer a variety of convenient payment plans: 1) A 5% courtesy is offered to patients who pay for their services in full by cash or check at the time ser-

are kept in our office.

YOUR INSURANCE

Our office accepts all forms of indemnity insurance excluding HMO plans and most Workman's Compensation and Medicare. Patients whose insurance has been verified and whose deductibles have been met are expected to pay their portion of the charges not covered under their policy at the time services are rendered. You will be responsible for the total of your bill until your deductible has been met. All patients may take advantage of a 5% courtesy if your treatment is paid at the time of service by check or cash. We are happy to file your claim free of charge. However, accounts past-due 60 days are subject to a billing charge or 1.5% interest per month (whichever is greater). It is your responsibility to monitor the status of your outstanding claim. Having insurance does not absolve you of your financial responsibility to our office. Charges not paid by your insur-

ances are rendered., 2) Payments may be made by most major credit cards (although courtesies will not apply when paying with credit card), 3) Checks are accepted, however a service charge will be applied for returned checks (no further appointments will be scheduled with outstanding, returned checks), 4) While we are not in a position to finance your dental care, we offer a number of third-

party payment plans. Ask about our CEREC 3-D Technology...All ceramic, highly cosmetic restorations made in the office with no lab waiting time!



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party payment plans. Ask a member of our staff for an application if you are interested! 5) Accounts past-due 90 days are considered delinquent and subject to interest charges, collection costs and attorney fees. No further appointments will be scheduled. We have developed this policy to curtail the cost of your care. We ask that you comply with your financial responsibilities to our office.

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Helping to Facilitate Your Dental Care:

- We file your insurance at no charge
- We offer you 60 days interest free while waiting for your claim
- All patients are eligible for a 5% courtesy for payment at the time of service
- All major credit cards are accepted
- Payment plans available for those who qualify!