## **Financial Policy**

**Payment is due at the time of service.** For your convenience, we accept cash, personal check, Visa, MasterCard, American Express, Discover, cashier's check, and CareCredit®.

Insurance benefits are determined by your employer, not your dentist. Your insurance policy is a contract between you and your insurance company. **Insurance is not a guarantee of payment and your benefit may not match your individual treatment needs.** 

As a courtesy to you, we will file a claim on your behalf with your insurance company. Every reasonable effort will be made to verify your insurance benefit and accurately estimate both your benefit and the portion of payment for which you will be responsible. **Any deductible and/or estimated co-payment will be due at the time of service.** 

**Each patient will have an active credit card on file.** If there is a credit or a remaining balance after your insurance claim is paid, your credit card will be credited or charged for the indicated amount. Health Savings Account (HSA) cards are acceptable to keep on file. Flexible Spending Account (FSA) cards are not acceptable to keep on file.

If we are unable to verify your insurance benefit, you will be expected to pay for the services rendered at the time of service.

If your insurance company has not paid your claim within **45 days**, **the remaining balance is your responsibility** and is considered due and collectible at that time.

We reserve the right to charge a fee for broken appointments – appointments that are missed or canceled without 2 business days' notice. A fee of \$50 will be incurred for a broken continuing care appointment with a hygienist. A fee of \$50 per ½ hour of time reserved will be assessed for broken appointments with a doctor.

| I have read and understand this financial policy. |          |
|---|----------|
| SIGNATURE   | <br>DATE |
| PRINTED NAME                                      |          |