

Insurance and Payment Policy

We accept most dental insurances, however we do not participate with some preferred provider options plans, or PPO plans. This does not mean we do not take the insurance, this means our office is considered " out of network".

As a courtesy to our patients, we are happy to submit your claim to your dental insurance company for you. **If you have a deductible and/or percentage due for services rendered, those fees will be due at the time of service. If for any reason your insurance company does not pay us, then you would be responsible for paying your balance in full. It is important to us that our patients understand that insurance policies differ and you are responsible for knowing what benefits are available to you.** To assist you with your dental care investment, we provide the following payment options:

1. **Self Pay:** includes patients with no dental insurance assistance. A **5% courtesy** is given for treatment.
2. **Visa/MasterCard/Discover/Amex:** We accept credit cards as payment for treatment.
3. **CareCredit:** patient payment plans that allow you to make convenient low minimum monthly payments. With CareCredit, you enjoy these benefits:
 - Flexible financing options
 - No annual fees or prepayment penalties
 - Receive a credit decision almost immediately
 - Start your dental treatment immediately

We are happy to offer these choices so that you can select a payment option that best fits your needs. If treatment is not started within 90 days , all terms and fees are subject to change. Unpaid balances over 30 days will be due immediately and are subject to 1.5% finance charge. Unpaid balances over 60 days are considered a delinquent account . Delinquent accounts are then forwarded to a collection agency.

Our office does not guarantee your insurance benefits we can only give an ESTIMATE.

We appreciate the opportunity to serve you.

Patient Signature

Date