

## FINANCIAL POLICY

Please understand that payment of your service is considered part of your treatment. Because of this, we have adopted a simple financial policy for all of our patients.

We want our patients to be fully informed about all financial aspects of their required dental treatment before treatment has begun. We will help you understand your insurance policy and file your claims so you will receive the maximum amount of benefits allowed by your insurance company. However, the agreement of the insurance company to pay for your dental care is between you and the insurance company.

Before starting any treatment, please understand all fees are ultimately the responsibility of the patient.

### **METHODS OF PAYMENT**

Payments may be made by cash, check, Visa or MasterCard. We also offer financing through Care Credit. Patients have several payment options through this service.

On the rare event your account becomes past due, a 1 ½% monthly billing charge will be applied to all accounts over 90 days past due. We will charge \$40 for returned checks.

### **MINORS**

Payment for services for the treatment of minors is the responsibility of the adult accompanying the minor.

### **PATIENTS WITH DENTAL INSURANCE**

The payment of your deductible, your co-pay and/or the percentage of the day's professional fees is due in full at the time of your appointment.

Dental insurance is NOT meant to be a pay-all. It is only meant to be an aid.

Many plans tell their insured that they will be covered at 80 or 100%. In spite of what you are told, we've found some plans only cover about 40 or 50% of an average fee. Some plans pay more and some plans pay less. The amount your plan pays is determined by how much your employer paid for the plan. The less they paid for insurance, the less you will receive.

It has been the experience of many dentists that some insurance companies tell their patients that fees are above usual and customary fees rather than saying their benefits are low. Remember, you get back only what your employer puts in, less the profits of the insurance company.

Some routine dental services are NOT covered by insurance carriers.

If you have any questions regarding your insurance, we ask that you contact your insurance company for the specifics and details of your plan.

Please feel free to call our office at (419) 382-2861 if you have any concerns or questions regarding our financial policy.

**We are a Delta Dental Premier Provider**