

## Financial Policy

Thank You for selecting Excellence in Dentistry as your dental health care provider!

Our primary goal is to provide you with the most optimal treatments available to restore and maintain your dental health. Because we realize that every person's financial situation is different, we have worked hard to provide a variety of payment options to help you receive the dental care you need and want with respect to your budget. If you have any questions or concerns about our financial policies, please do not hesitate to ask.

### Payment for services:

- Payment for services are due at the time services are rendered.  
We accept Cash, Check, Master Card, Visa, American Express and Discover  
*(A fee of \$25 will be charged for all NSF checks)*
- Extended payment plans are available through Care Credit or Springstone Financing following a short application process.
- For patients that have insurance, all deductibles and co pays will be due the day of service.

### **If you are insured please:**

1. **Be familiar with the coverage and deductible on your insurance plan(s).** To help you better understand your dental benefits, read your plan description and call your employer/personnel department or insurance carrier regarding any questions you may have.
2. Bring your insurance card with you on your first visit.

As a courtesy to our patients, we will submit an insurance claim for reimbursement provided we have received accurate and up-to-date information.

**Your insurance policy is a contract between you, your employer, and the insurance company. We are not party to this contract.** Our financial relationship is with you, not your insurance company. It is your responsibility to know the guidelines and definitions of your policy. Insurance reimbursement is meant to be an aid and not a full coverage benefit.

Insurance companies reimburse dentists based on the level of coverage your employer has elected and the premium you and/or your company pays. Insurance companies also have what they call UCR (Usual and Customary) fees. Different insurance companies "set" their UCR rate at different percentiles; they also may use different methods and databases to determine UCR's, as there is no universal standard or regulatory guidelines for determining the calculation. Please contact your insurance carrier for more information on their UCR.

Our Financial Coordinator will **estimate** to the best of our ability the rate of reimbursement. **You will be responsible for all amounts not covered by the insurance carrier.**

**Cancellation Policy:** Your appointment time is reserved exclusively for you. If you find it necessary to cancel an appointment, we request that you provide our office with 24 hours notice. If appropriate notice is not given, **you may be charged \$25 for a broken or cancelled appointment.**