

Premier Dental of South Orange County

FINANCIAL POLICY

1. Patients WITH Insurance Coverage:

Please understand that your insurance policy is a contract between you and your insurance company. We are not a party to that contract. We will be glad to help you obtain the appropriate benefits from your insurance carrier as a courtesy to you. However, you are responsible for the payments of your account. We can request a pre-estimate of benefits from your insurance carrier if you request to do so. Routine treatments are generally performed without submitting a request of pre-estimate of benefits. Regarding insurance plans where we are a participating provider, all co-pays and deductibles are due prior to the treatment. If your insurance company has not paid the claim within 45 days, the balance will be automatically transferred to you. In some cases, insurance carrier may pay for alternative benefits other than the treatment performed. In this case, you are responsible to pay for the difference. Even if you have dual coverage (which is possible when you and your spouse both have insurance) there may still be a portion that is your responsibility. **All procedures involving lab work will require 50% down payment, then the remaining 50% balance will be due as treatment progresses.** The balance must be paid before final insertion. If you are having extensive treatment over a period of time, we request payments during the course of treatment. Our financial coordinator will assist you in arranging a payment schedule.

2. Patients WITHOUT Insurance Coverage:

We offer an **IN HOUSE DISCOUNT PLAN** for patients without insurance to make dental needs more affordable. A breakdown of this plan can be provided at your request. Patients without insurance coverage are required to pay for services as rendered. We accept Cash, MasterCard, Visa, Discover, American Express or Debit/ATM cards. We also arrange pre-payments and financing plans with Wells Fargo and Care Credit.

BILLING POLICY

1. Checks returned unpaid from the bank are subject to \$35.00 service fee.
2. Accounts delinquent more than 45 days from the date of billing are subject to a 1.5% per month (18% annually) finance charge. If your account is sent to our collection agency you will be responsible for collection and court costs along with attorney's fees.

We welcome you to our office and want to provide you with the best care possible. If you have any questions regarding our policies and your treatment, please do not hesitate to ask.

I HAVE READ AND UNDERSTAND Premier Dental of South Orange County; FINANCIAL POLICY, POLICY AND BILLING POLICY.

Signature of Patient / Parent or Guardian (if minor)

Date