



## OFFICE FINANCIAL POLICY

Thank you for choosing Pearly Whites for your dental needs. Dental treatment is an excellent investment in an individual's medical and psychological well-being. Financial considerations should not be an obstacle to obtaining this important, life-enhancing care. We are always available to answer your questions or assist you in any way we can. Our primary responsibility is to help our patients experience good oral health. So, in the interest of a good oral health care practice, it is desirable to establish an office financial policy to avoid misunderstandings.

For our patients with dental insurance:

- We are happy to assist you in filing the necessary forms to help you receive the full benefits of your coverage
- The insurance relationship constitutes an agreement between the carrier and the patient. As such, we can make no guarantee of estimated coverage or payment. Please know that we will do everything possible to see that you receive the full benefits of your policy without letting your insurance company dictate your care.
- You will need to provide our office with your social security number and a current dental insurance card (if applicable) prior to treatment.
- We cannot guarantee your exact insurance coverage, there may be a balance remaining after insurance pays. In this instance we will bill you for the remaining amount due.
- All accounts are due and payable (including you co-payment) at the time of service, unless other written arrangements have been made with the office prior to treatment.
- There will be a 5% discount for accounts paid in full on the day of service. We accept Cash, Personal Check, Visa, Discover, Master Card.
- Monthly payment plans through Care Credit are available, if approved.
- There will be a \$50 minimum charge for any missed appointment or any appointment cancelled or rescheduled without **24 HOUR NOTICE**. The length of time saved for you appointment will determine your final charge, calculated at \$100 for each hour reserved for you.
- There is no interest or finance charge on current accounts, however after 90 days all accounts are subject to a finance charge of 18% Annual Percentage Rate.