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## FINANCIAL POLICY

To our valued patients,

We are pleased to offer you several options to finance your dental treatment:

For patients with dental insurance, we are happy to submit your claims. We require your dental insurance information at the first dental appointment. Patients must supply us with proper claim information such as employer name, address, telephone number, and insured information such as social security number and birthdate. It is the patient's responsibility to supply us with the correct information. We will do our best to validate insurance information at the time of your appointment, but this is sometimes impossible due to patient load and information availability. It is the responsibility of the patient to obtain and understand their level of insurance coverage. Many times dental insurance is covered at different percentage levels according to procedure. Do not assume your dental insurance covers at 100%. We highly suggest discussing your coverage with your employer or designated representative if questions arise. We require the uninsured portion of your treatment paid in full when you receive our billing statement after the insurance payment. We provide for many insurance companies, and this prevents unnecessary paperwork and billing expense by our office. We preauthorize your insurance company for prosthetic and nonemergency procedures over \$500.00. The uninsured portion of preauthorized services is due at the initial treatment visit. You may choose not to wait for the preauthorization. In this case, the entire expense of the dental treatment plan is due at the initial visit. We will reimburse you after your insurance pays for the treatment.

For uninsured patients, all fees are due at the time of treatment. We accept cash, personal checks, Visa, Mastercard, or Discover cards.

For fees over \$500.00, interest-free loans are available upon credit approval. We offer loans through The Medical Bureau of Pittsburgh. Our office can provide you with referral information upon request. At this time, we can only offer this service to uninsured patients.

For treatment plans over \$1000.00, a 10% courtesy is available for uninsured patients when full cash payment is made prior to treatment scheduling. This courtesy does not extend to credit card or check payments.

We do our best to stay on time with appointments, but we cannot always predict when a procedure will take more time than expected. We do not overlap scheduled patients, and we do our best to ensure each patient receives the quality time they deserve. Your treatment time is reserved especially for you with our entire staff at your disposal. We request 24 hour notification of cancellation or your appointment so that we may schedule another patient in your place. Broken appointments result in a serious delay of treatment. A fifty dollar deposit may be required to schedule your next appointment if you do not give a 24 hour notice prior to canceling or rescheduling any dental appointments.

Unfortunately, in the event a patient balance is not paid within a three month period and financial arrangements have not been made, our collection services have to be notified. The patient will be responsible for all collection fees associated with our service. The purpose of this financial handout is to prevent situations such as these. We hope to make every effort possible to make your dental experience a pleasant one.

We thank you for allowing us to provide your dental care.