



## INSURANCE AND FINANCIAL POLICY

At **First Dental Associates**, we believe that you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits but some don't. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know:

### Initial

\_\_\_\_\_ ■ Your dental benefits are based upon a contract made between your employer and an insurance company. If you have any questions regarding your dental benefits, please contact your employer or insurance company directly. Dental benefit plans will never pay for completion of your dental care. Dental insurance policies restrict payment for some services, use restricted fee schedule (called usual and customary rates) and exclude some procedures based on prior conditions or length of time on the plan. **All restrictions are based on the premium paid for insurance not our fees or recommended treatment.**

\_\_\_\_\_ ■ We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service). This means that we work with literally thousands of companies. Although we can maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. Keep in mind this is not a guarantee of coverage. This does delay treatment but will give you the exact out of pocket figures you may require.

\_\_\_\_\_ ■ We will bill your insurance as a courtesy. We follow the American Dental Association guidelines for coding procedures and filing insurance. If insurance does not pay within 90 days, First Dental Associates reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that **the insurance you have is a legal contract between YOU and your insurance company**. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

\_\_\_\_\_ ■ First Dental Associates does require payment in full for your portion at the time of service. We offer a 5% accounting courtesy for all treatment paid in full at the time of services. We accept MasterCard, Visa, American Express, Discover, cash, and checks (for existing patients with established payment history). If you are in need of an extended finance option, we also work with CareCredit, who offers 6 month “same as cash” or longer terms with an interest bearing revolving charge designed to meet your treatment plan needs on approved credit.

\_\_\_\_\_ ■ A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require at least **24 hour notice** to avoid a **\$35/hour cancellation** fee (emergencies are an exception).

**I agree with the above conditions.**

Patient/Parent Signature: \_\_\_\_\_

Date: \_\_\_\_\_