



## Financial Agreement

This agreement is to inform you of your financial obligation to our practice. We are committed to providing you with the highest quality dental care using only the best material and technology available in the market today. We are also committed to providing you with up-to-date information and educational tools so that you may fully participate in maintaining optimum oral health. This financial agreement is intended to facilitate our ability to provide excellent service to you while minimizing our administrative costs.

All charges you incur are your responsibility regardless of your insurance coverage. We must emphasize that *as your dental care provider, our relationship is with you, our patient, not with your insurance company.* Your insurance policy is a contract between you, your employer, and the insurance company. Our office is not a party to that contract. If payment from your insurance company is not received within 90 days from date of service, you will be expected to pay the balance in full.

As a courtesy to you, we will help you process all your insurance claims. We will be receiving the payments directly at our office. In order for our office to file your insurance claim, you must bring your insurance card that contains the name, address and phone number of your insurance company, the subscribers name, ID#, group#, employer, and address and date of birth of the subscriber.

Your **estimated** co-payment for treatment, which is the amount not covered by your insurance, is due at the time the service is provided. Your co-payment may be adjusted after the time of service depending upon the final reconciliation of insurance payments. Our office accepts cash, personal checks, MasterCard, American Express, Diners, and Visa Credit Cards. Outside financing is available upon request through CareCredit.

Returned checks and balances older than 90 days will be subject to collection fees and finance charges at the rate of 1.5% per month (18% annually). Additionally, our office will charge you \$50-100 for appointments that you do not keep and for appointments that you do not cancel within a 48-hour notice. We do realize there are reasons as to why someone cannot make a confirmed appointment. We are more than happy to discuss these as the situations arise.

Please do not hesitate to ask if you have any questions regarding this financial agreement. We are committed to providing you with the most positive experience in dental care.

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Printed Name of Patient or Responsible Party

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Signature

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Date