

## **FINANCIAL POLICY**

It is our belief that all patients are concerned not only about treatment that is required, but also how they may handle their account. In order to eliminate any misunderstandings, we feel definite financial arrangements should be agreed upon prior to treatment. Therefore, our purpose is to acquaint you with our financial policies and to give you an estimate for all necessary work required at this time and in the future.

The following financial arrangements are available:

It is your responsibility to know the deductibles and percentages of your insurance policy to take advantage of these savings.

### **Option A**

### **PAYMENT IN FULL AT TIME OF SERVICE**

**CASH SAVINGS PLAN:** We offer a 5% cash savings for procedures \$300.00 or more with payment in full the day of services. If you have dental insurance, this 5% will only apply to the patient portion totaling \$300.00 or more. If we are a PPO of your insurance plan, this discount does not apply.

**CROWN, BRIDGE AND DENTURE SERVICES:** All services will be charged out when treatment is completed. Please keep this in mind if you wish to take advantage of the 5% savings, you must pay in full on that date. It is your responsibility to know the deductibles and percentages of your insurance policy to take advantage of these savings.

### **Option B**

### **COVERAGE BY DENTAL INSURANCE**

**Dental Insurance Plans:** It is important for you to be informed that our professional services are rendered and charges to you, not your insurance company. Dental insurance pays only a portion of your investment, we urge you to be fully aware of the provisions of your policy.

It is your responsibility to pay your deductible and percentage on the day of services.

\*\*New Patients are required to pay in full for first visit, unless we are able to confirm coverage with insurance, prior to appointment.

### **Option C**

### **PAYMENT PLANS/FINANCING**

Patients wishing to finance treatment fees may be eligible for payment plans/financing through Care Credit. 6 or 12 month interest free options are available. Please ask receptionist or Office Manager for details. In order to comply with the Truth-In-Lending Law, if you wish to make monthly payments on your account, a written agreement must be signed by the responsible party.

\*\*Extended payment plans are available through Care Credit. More information is available upon request.

### **PLEASE NOTE**

**A monthly finance charge of 1.5% is imposed on all accounts over 30 days (18% annually).** If 60 days have passed since your last payment, your account may be considered for small claims court.

**All returned checks will incur a \$35.00 fee to be paid with amount of check, in cash, no later than 10 days upon receiving returned check.**

**VAN HOFWEGEN & MUNTER FAMILY DENTISTRY**