

## Financial Arrangements

**We have several financial options to enable you to receive your necessary dental care as conveniently as possible. Please select the option that applies to you.**

### **Patients without Dental Insurance**

#### **Cash or Check**

- ❑ If you pre-pay for services 48 hours in advance, a pre-payment, bookkeeping credit of 10% is given. We will gladly extend this courtesy credit since prompt payments help reduce both our clerical costs and the costs involved when patients fail to keep their appointments.

#### ❑ **Credit Cards**

We accept MasterCard, VISA or Discover credit cards.

You may prepay with a credit card, but because of the discount we must give back to the credit card companies for taking your card; we will offer you a 4% credit on your account.

#### ❑ **5% Senior Citizen Discount**

For our patients 60 or more years of age that do not have dental insurance, we are happy to extend a 5% discount. This discount is in addition to any other one you may be eligible for.

**Regardless of your selection above, payment is due in full when services are performed.**

### **Patients with Dental Insurance**

#### ❑ **Dental Insurance**

1.) No insurance company will cover 100% of all dental expenses. Please understand that dental benefits do not reflect dental necessity.

2.) Please be aware that we are only capable of approximating your portion due to the large number of insurance companies and their periodic changes within their contracts without notifying each dental office of these changes.

3.) **Your estimated portion, not covered by insurance, is due at the time the treatment is performed. Cash, Check, MasterCard, Visa or Discover and CareCredit are available payment methods.**

4.) Please understand that dental insurance is a contract between the patient and the insurance carrier, and not between the insurance carrier and the dentist. The patient is still the responsible party regarding all dental fees. We will be glad to process your insurance forms at no charge.

5.) We will not vary the quality of service, materials or treatment recommended based on what your insurance pays.

### **Patients with and without Dental Insurance**

#### ❑ **Care Credit – Free Financing**

We've made arrangements with Care Credit to finance your dental work with approved credit. This will allow you to complete your dental work without delay and make relatively small monthly payments interest free for 12 months. Prepayment and Senior Savings are not available with Care Credit as Dr. Mike is paying the interest for you.

Signed \_\_\_\_\_ Date \_\_\_\_\_