

INSURANCE AND FINANCIAL POLICY

The dentists and staff at Dentistry by Design believe you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. We provide outstanding dental care to many patients. Some have dental benefits, but some don't. If you have dental benefits, congratulations! You are very fortunate. Here are some things you should know:

- ✚ 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 refer to your employer or insurance company directly. Dental benefit plans will never pay for the completion of your dental care. It is only meant to assist you.**
- ✚ We currently accept most private care insurance plans. This means we work with thousands of companies. Although we can maintain computerized histories of payment by a given company, they do often change. It is impossible to give a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have. **IT IS ONLY AN ESTIMATE AND NOTHING IS A GUARANTEE OF BENEFIT UNTIL A FINAL CLAIM HAS BEEN SUBMITTED AND PROCESSED BY YOUR INSURANCE COMPANY.** If you would like to know your insurance benefit ahead of scheduling treatment, we will be happy to file a pre-authorization of treatment with your insurance company to have them identify what your out-of-pocket expense may be. Keep in mind, even with a pre-authorization, this does not guarantee benefit coverage. We encourage you to keep in contact with your insurance company on the status of your eligibility. Pre-authorizations may delay treatment as insurance companies are allowed specific time frames that vary by company to review information to make a decision on coverage.
- ✚ We do not accept Medicare or Medicaid.
- ✚ We will bill your insurance as a courtesy. If insurance does not pay within 60 days, Dentistry by Design reserves the right to request payment in full for services from you and let your insurance reimburse you directly. This is uncommon, but it is important that you recognize that the insurance you have is a legal contract between you and the insurance company. Our office is not and cannot be part of that legal contract. Ultimately you are responsible for all charges incurred by you in our office.
- ✚ Dentistry by Design does require your estimated portion of treatment in full at the time of service. No exceptions. We accept all major credit cards, cash, personal and check. If you are in need of an extended finance option, we also work with CareCredit.
- ✚ 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 48 HOUR NOTICE** to avoid a minimum \$75 cancellation fee per hour. This fee is non-negotiable.

I AGREE WITH AND UNDERSTAND THE ABOVE TERMS

Printed Name

Signature

Date