



FINANCIAL & CANCELLATION POLICY

Patient Name: [[FIRST]] [[LAST]]

Thank you for choosing our office for your dental needs. We realize that every person's financial situation is different. For this reason, we have worked hard to provide a variety of payment options to help you receive the dental care you need and deserve that allows you to enjoy a healthy, beautiful smile with respect to your budget. Dental treatment is an excellent investment in an individual's medical and psychological care. We are always available to answer your questions or assist you in any way we can.

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To maintain the practice operations and prevent potential misunderstandings, we ask patients to accept and adhere to the following financial arrangements regarding their dental treatment.

Optional Payment Terms:

1. **Full Pay Cash Discount:** We offer a 5% accounting courtesy for all treatment that is paid in full at the time of service. We will still file your insurance and payment will go directly to you the patient. *Not available with other discounts programs.*
2. **Major Service - Two Payment Option:** We offer a two-payment option for Crown, Bridge, and Denture treatment. We ask that you pay one-half of your co-payment at the first appointment and the second half at the seat date appointment.
3. **Credit Card Payment Option:** We allow (with a signed agreement form and established payment history with our office), a Credit Card Payment Option, which allows you to make three equal installments by credit card. One-third payment is due at the first appointment, one-third is due thirty days later, and the remaining one-third is due sixty days from the initial appointment. Our office personnel will charge these payments to your credit card on the due dates. **Please Note: There is a 5% administrative fee for this payment option.**
4. **Term Loan:** By arrangement with Care Credit, we offer our patients, upon approval, an interest-free term loan (up to 12 months) with no down payment, no annual fee, and no prepayment penalty. Please ask for an application. *Not available with other discounts programs.*

Payments are expected at the time services are rendered. We accept cash, checks (under \$500.00), debit cards, and all major credit cards.

Returned Checks

We charge a **\$50 fee** for returned checks for **ANY** reason.

Aging Accounts

There is a 1% monthly interest charge on all balances over 60 days – 12% APR. Balances over 90 days will automatically be referred to a collection agency. The patient (or patient's legal guardian) will be

responsible for any costs incurred in such event.

Broken appointments

When we make your appointment, we are reserving a room for your particular needs. We ask that if you must change an appointment, please give us at least 24 hours notice. This courtesy makes it possible to give your reserved room to another patient who would like it.

We reserve the right to add charges for not showing up for scheduled appointments. *Repeated cancellations or missed appointments will result in loss of future appointment privileges.*

We feel that our patient's time is valuable. When your appointment is made, a room is reserved, your records are prepared, and special instruments are readied for your visit. Except for emergency treatment for another patient, you can expect us to be prompt. We, of course, would appreciate the same courtesy from you.

We will be happy to provide you with a hard copy of this policy at your request.

Patient's signature [[FIRST]] [[LAST]]

Date: [[TODAY]]