

Cedar Point Dental

OUR OFFICE POLICY

Every effort is being made to keep down the cost of dental care. Please review the information below to familiarize yourself with our office payment procedures.

NON-INSURED PATIENTS: You are expected to pay in full with cash, check, or major credit card at the time of service unless specific arrangements are made in advance.

INSURED PATIENTS: As a service to our patients we will accept the assignment of insurance benefits. Few dental insurance companies cover 100% of the treatment cost. Therefore, you will be asked to pay your deductible plus your portion of the charges the day services are rendered. We will *estimate your insurance coverage as closely as possible*, but until we actually receive the payment from the insurance company it is only an *ESTIMATE*. We will assist you in dealing with your insurance company but the ultimate responsibility lies with you. **Patients with insurance that fails to directly reimburse the provider, such as Delta Dental, will be expected to pay in full at the time of service as any insurance benefits will be sent directly to the member.**

PAYMENT OPTIONS: We offer a 5% discount for payment in full when paid with cash or check (this does not include debit cards). Visa, MasterCard, Discover, and American Express and debit cards are welcome. We also offer 6 and 12 month no-interest plans through **CareCredit**. This payment plan is available upon approved credit.

COLLECTION COSTS AGREEMENT: In the event your account is past due, it may be turned over to a collection agency. If the account is turned over to a collection agency or attorney, you agree to be responsible for all reasonable fees necessary for the collection of the delinquent account including, but not limited to, collection agency fees up to 50% of the balance due, costs and reasonable attorney fees.

A finance charge will be assessed on all balances that are over 90 days old. **Our monthly finance charge is 1.5%.** Our annual finance charge is 18%. Minimum finance charge is \$1.00.

In order to provide better service to you we ask that you be prompt on your arrival so that we can stay on schedule. If we *occasionally* run late it is because we are treating an emergency patient. Reserved appointment time in our office is limited and valuable. It is extremely important that all patients honor their reserved appointments. Failure to either keep your appointment or to notify our office within 24 hours of a cancellation will result in a minimum **\$30** charge to your account or up to \$25 per half hour of the scheduled appointment. **Our practice reserves the right to dismiss patients with an excessive amount of cancelled or failed appointments.**

PLEASE FEEL FREE TO ASK ANY QUESTIONS THAT REMAIN UNANSWERED BEFORE OR AFTER TREATMENT. WE WANT YOU TO BE A HAPPY AND SATISFIED PATIENT.