

MONTICCILOLO FAMILY + SEDATION DENTISTRY

OFFICE FINANCIAL POLICY

Our office wants our patients to be able to comfortably afford dental care. We understand that when fees exceed \$500.00 it may be difficult to afford out-of-pocket care. We proudly offer the following financial policy so that you can have the opportunity to decide which payment option best suits your needs.

FOR OUR PATIENTS WITH INDEMNITY INSURANCE:

Our office understands the value of insurance benefits to our patients. After providing us with your insurance card, we will contact your insurance company to verify your benefits. We will fill out and file your insurance forms at no charge. We will estimate your deductible and estimate both your insurance company's and your portion. **Please understand that any expected payment from your insurance is an *estimate* only and that you are responsible for any portion not covered by your policy.** We will file your insurance promptly and we agree to wait for 45 days for reimbursement. If after 45 days we have not received payment from your insurance company we will contact you and allow you 15 days to settle your account.

Insurance is a contract between you and your insurance company. We are not a party to that contract. We will not become involved in disputes between charges, secondary insurance, usual and customary charges etc... other than to supply factual information as necessary. We will do all we can to assure you of your maximum benefits.

FOR OUR MANAGED CARE DENTAL PLAN PATIENTS:

We pride ourselves in providing our managed care patients with a high level of service and quality. Your insurance plan is structured to emphasize preventative services. If you need to have other services performed, we have contracted with your provider to provide you with a reduction off of our usual and customary fees.

You will be responsible for paying your insurance co-payment at the time services are rendered. If you have any questions, feel free to contact our office manager or your managed care company.

Full payment is due at time of service. For your convenience, the following payment options are available:

- Cash
- Check
- Visa, MasterCard, Discover, American Express
- Finance Companies (upon qualification)

SIGNATURE OF PATIENT / GUARDIAN

DATE