



FINANCIAL POLICY

Our goal is not to allow the cost of treatment to prevent you from benefiting from the quality care you need or desire. Our fees are based on the quality materials we use and the time, effort and skill required in performing your needed treatment. Our fee schedule is based on the usual and customary for our geographic area. We will assist you with your benefit eligibility before treatment to help you calculate your estimated costs and maximize your insurance. We will be sensitive to your financial circumstances and do everything possible to help you achieve oral health.

Patients are expected to pay for our services at the time they are rendered. Our patients who have dental insurance are expected to pay the amount of their estimated portion at the time of service.

We accept cash, checks and Visa, Mastercard or Discover credit cards. Checks that are returned to our office from your financial institution are subject to a \$35.00 returned check fee. This fee covers the processing fees that are charged to our office.

- **Full Pay Cash Discount:** We offer a 5% courtesy discount for services paid in full at the time of service when insurance is not billed. Unfortunately, patients with insurance are not eligible to receive a cash discount due to compliance requirements with our insurance agreements.
- **Senior Discount:** We offer an 8% discount to our patients over the age of 55 on services paid in full at the time of service when insurance is not billed.
- **Military/Veteran Discount:** We offer a 10% discount to our patients currently serving or retired from the armed services on services paid in full at the time of service when insurance is not billed.
- **Financing Partner:** We partner with Greensky to offer flexible financing options upon approval. Plans include an interest-free term loan (up to 18 months) with no down payment, no annual fee and no prepayment penalty. A Smiles team member can assist you with this process or you may access a link on our website.

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As a courtesy to our insured patients, we submit electronic claims to your insurance company on your behalf. If your insurance has not paid within 90 days of services rendered, you will need to make full payment and pursue reimbursement from your insurance company. We are happy to submit the claims necessary to see that you receive the full benefits of your coverage; however we cannot guarantee any estimated coverage.

We will mail monthly statements to all patients with an outstanding balance. We charge interest of 18% per annum for amounts still owed after 90 days.

Appointments: In order to serve you better and keep the cost of dental care down, we try to maintain an efficient appointment system. However, our cost of providing care increases greatly when people fail to keep scheduled appointments or cancel at the last minute. We require at least 48-hour notice for any cancelled appointment.

After 3 missed appointments or cancelled appointments we will place you on a short call list, which means we will phone you when an appointment time becomes available on short notice. This gives you the opportunity to know if your busy schedule has an opening for a dental appointment within the next few hours.

Please indicate your understanding and acceptance of these financial policies by signing below. For the mutual convenience of you and the practice, it is understood that this executed copy of the Financial Policy also shall cover your dependent children who are patients of the practice.

Agreed:

Responsible Financial Party

Date