



Financial Policy

Payment: Payment is due at the time of service.

Payment options: Cash, personal check, credit cards, debit cards, and dental insurance.

Dental Insurance:

- Dental insurance is a means of helping to pay for dental treatment. Dental insurance pays at various percentages for services depending on the provisions of your plan. **Payment of your cost share (which may include your annual deductible) is due at the time of service.**
- **As a courtesy**, we will file your insurance, speak on your behalf to the insurance company, and accept any assignment of benefits that your insurance company will allow.
- We will **estimate** your patient portion by considering deductibles, maximums, and other information provided by your insurance company. The estimate is good for 3 months from the date of your visit.
- Please understand that your insurance is a contract between you and your dental insurance company. The insurance company will not guarantee payment; therefore, patients are directly responsible for all charges. **If your insurance pays less than our estimate, you are responsible for the unpaid balance.**

Overdue accounts: A monthly finance charge of 1.5% will be applied to balances more than 30 days old. Accounts with balances over 60 days will be turned over to a collection agency or to Justice Court to begin the wage garnishment process.

Credit Cards: We accept American Express, Discover, MasterCard, Visa, CareCredit and debit cards.

Extended Payments:

For patients who desire a monthly payment plan, we offer two plans: CareCredit and iCare.

- With CareCredit, there are no application fees, no down payment is necessary, and the loan can be **interest-free for up to 12 months**. CareCredit will run a credit check. We can provide you with an application or apply online for you while you are here in the office.
- In the event that CareCredit is denied, you may qualify for iCare. There is no credit check and after a down payment, the remaining payments are made monthly. If you have a debit card attached to your checking account, you qualify. Our staff can explain the features of the iCare monthly payment plan.