

Thomas K. Dean
1995 Bailey Hill Road
Eugene OR 97405

FINANCIAL POLICY

Welcome to our office. We believe in clear open communication regarding treatment, insurance, and our financial arrangements to help you make informed choices concerning your dental care. Please read this form carefully and discuss any questions you may have with the office manager.

Financial Agreement

1. Payment is due in full at the time of the visit. For our insured patients, we ask that you pay your deductible and co-pay at this time. If we cannot verify your insurance coverage / benefits, payment will be due in full and will be reimbursed when your insurance pays. *Please note we need your current insurance card and benefit book to obtain your insurance benefit for your treatment estimate.* There will be a \$5.00 rebilling fee if insurance needs to be rebilled due to incorrect information provided or if your insurance company requests additional information to process your claim. Updating insurance information to our office is the patient's responsibility.
2. A 3% discount for cash or check payment on treatment plans of \$500.00 or more.
3. Financing is available through Citi Health Card upon approval.
4. Our Senior citizens, 62 and over, will receive a 8% discount for payment at the time of service with cash or check.
5. Late cancellations or missed appointments. There will be a minimum fee of \$35.00 up to 25% of the appointment fee charged for less than 24 hours notice. Messages can be left on our machine after business hours.
6. There will be a fee of \$25.00 for any returned checks.
7. Finance fees of 18% will be assessed for accounts over 60 days. Rebilling and collection fees do apply on delinquent accounts.

Insurance

We will be happy to bill your insurance company for you provided we have the correct information. This includes current benefit cards, ID, and benefit books. Your estimated co-pay is due at the time of treatment. Please remember that the amount of coverage varies from one group to another depending on the type of coverage your employer has secured for you. **RARELY DO INSURANCE BENEFITS COVER ALL DENTAL COSTS, AND RARELY ARE ALL COSTS COVERED EVEN IF A PATIENT HAS DUAL COVERAGE.** We cannot estimate or guarantee second insurance benefits due to the many types of plans. To avoid any misunderstandings, we will try and help you learn beforehand what your policy provides *TO THE EXTENT WE CAN OBTAIN THE INFORMATION.* As we can never guarantee what insurance will pay on a claim, the figures we give you are **estimates only.** Ultimately, it is the patients (or guarantor's) responsibility for payment of dental services rendered.

Signed: _____ Date: _____