

Dental treatment is an excellent investment in an individual's health and well being. Financial considerations should not be an obstacle to obtaining this important health service. Being sensitive to the fact that different people have different needs in fulfilling their financial obligations, we are providing the following payment options.

### **FINANCIAL OPTIONS MENU**

1. **Fee at the time of Service:**  
**Payment at the time that services are rendered.**  
For your convenience we accept: Visa, Mastercard, American Express, Discover, cash and checks.
  
2. **1/3 Payments for Extended Treatment:**  
For patients whose treatment will be completed over several visits or months, we offer 1/3 payments. The first 1/3 is due on the first visit, the 2<sup>nd</sup> third in the middle of treatment and the last third near the end of treatment.
  
3. **Pre-payment Courtesy: Accounting Reduction for more extensive care**  
To allow us to save in accounting costs, we offer our patients a pre-payment savings if they pay their treatment plan in full at least one week prior to their first appointment to begin the treatment. This offer applies ONLY to any treatment plans over \$7,500.00. A 10% accounting reduction is offered if pre-paid in full by check or cash, OR 5% by Visa, Mastercard, Discover or American Express. Revised 6/20/2007
  
4. **0% Financing over 12 Months or Long-Term Financing:**  
**Through a 3<sup>rd</sup> party with credit approval**  
We work with CareCredit, which offers our patients a low interest rate and a low monthly payment. Please ask for an application. (0% financing available over 12 months or extended payment plans available at about 11.9% interest.)  
You can apply online at: [www.carecredit.com](http://www.carecredit.com).  
Please let our patient coordinator know which option works best for you.

#### **Note for those patients who have dental insurance:**

It is our pleasure to assist you in maximizing your insurance benefits by submitting your dental claims for you. If your carrier utilizes today's technologies, then your claims will be submitted electronically via our computer system daily. This expedites your reimbursement.

#### **Your range of benefits depends solely on what your employer decided to purchase.**

Some plans cover as little as 30% or as much as 100% of dental services (less applicable deductibles, and plan maximums).

Some plans base the amount of benefit on a schedule of fees arbitrarily developed by insurance companies. For this reason, you may receive a lower percentage than the reimbursement level indicated in your dental plan. Your insurance company is responsible to you, and not to our office. However, we will assist you in any way we can to maximize your available benefits.