

Oak Grove Dental Financial Agreement

Welcome to Oak Grove Dental! We are happy to have you as our patient and look forward to offering you and your family the finest dental care available. We know that providing complete comprehensive dental services includes discussing all treatment and financial information.

Before treatment is performed, we will discuss treatment and financial options. This will allow you to fully understand your dental treatment, what to anticipate in fees and allow you time to make the necessary financial arrangements.

Payment is due at the time services are rendered. For your convenience we offer 3 methods of payment:

- Payment is due in full when services are rendered with cash, check or credit card (Visa, MasterCard and Discover). For service \$1,000 or above, we offer a 5% bookkeeping courtesy for payment in full with cash or check. Seniors (age 65 & older) we offer a 10% courtesy with cash or check payment in full.
- Care Credit a payment option which offers no-interest payment plans for amounts over \$300.00, 6-month interest free financing for amounts charged from \$300 - \$1,000 and a 12-month interest free financing for amounts charged over \$1,000. This option is pending patient approval through Care Credit.
- Insurance does not guarantee payment for all services. We collect an estimated patient responsibility that is due when services are rendered with cash, check or credit card (Visa, MasterCard and Discover). Please be aware that we cannot guarantee this estimate and that there may be a balance after insurance pays. We ask that you leave a credit card on file for any balance that may be owed.

As a courtesy, we are happy to process any insurance claim as a service to you at no charge. Please keep in mind that any estimate that we provide to you is only an estimate and that you are responsible for all fees in their entirety. There are many different insurance policies; the contract is between you and the insurance company. We are not a party to that contract.

Appointments are reserved exclusively for you. Broken (cancelled with less than 48 hour notice) and missed (no-show) appointments create scheduling problems for our team as well as other patients. If you find that you must change your appointment, we require a minimum of 48 hours notice so that we may make every effort to accommodate other patients. We reserve the right to charge and collect \$75.00 for any broken or missed appointments.

Please plan to be present at appointments with your child under age 18. If you cannot be there, please make prior arrangements with our staff. The parent accompanying a minor child is responsible for payment. In the case of divorce, regardless of decree, the parent who brings the child is responsible to pay for the child's services. We are unable to bill separate parties; therefore, parents need to work out these details.

All accounts which have not paid the estimated portion of their bill in full at the time of service, after the 1st statement will incur a \$5.00 billing charge each month until the balance is paid. An additional finance charge of 1.5% will be assessed monthly to accounts after the 2nd statement. Any unpaid balance after the 3rd statement will be considered delinquent and turned over to Collection Resources collection agency.

A returned check fee of \$40.00 will be added to your account for any returned check. Before we accept another payment by check, the \$40.00 fee plus full payment for the check that did not clear must be paid by cash or credit card.

I have read and understand this financial policy.

Printed Name

Signature

Date