

# INSURANCE AND FINANCIAL POLICY

At Radiant Smiles Family Dental, PLLC, we believe that you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. Here are some important things you should know:

If you have dental benefits, your benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits please contact your employer or insurance company directly. Dental benefit plans will never pay for all of your dental care expenses. It is only meant to assist you.**

We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service). This means that we work with literally thousands of companies. Although we can maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but **it is only an estimate**. If you would like to know your exact insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. This does delay treatment but will give you the exact out of pocket figures you may require.

We bill your insurance as a courtesy. If insurance does not pay within 90 days, Radiant Smiles Family Dental, PLLC reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot, be a part of that legal contract. Ultimately, you are responsible for all expenses for the dental care we provide and all costs we incur to collect.

We require payment in full for your portion at the time of service, or we may request your estimated portion to be paid in full prior to reserving an appointment time. We accept MasterCard, Visa, American Express, Discover, and cash. We do not accept personal checks. If you are in need of an extended finance option, we also work with CareCredit, offering "same as cash" or longer terms with an interest bearing revolving charge designed to meet your treatment plan needs on approved credit. Just ask one of the staff for an application.

**Broken Appointments:** A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, **we require at least 24 hours notice to avoid a \$50/hour cancellation fee** (emergencies are an exception).

We welcome you to our family and look forward to helping you with your dental needs. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask one of our staff members.

**Agreement:** *The undersigned acknowledges he/she has read all of the above, understands what it says, and agrees to pay to Radiant Smiles Family Dental, PLLC all amounts charged by Radiant Smiles Family Dental, PLLC for dental services provided to me and not reimbursed by any insurance, plus if necessary any and all collection costs.*

Patient Signature \_\_\_\_\_ Date \_\_\_\_\_