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FINANCIAL AGREEMENT

It is our goal for patients to clearly understand their treatment needs, as well as their financial responsibility before treatment begins. We desire to make dental treatment affordable to all of our patients. Therefore, we offer the following financial arrangements.

1. **VISA-MASTERCARD**
2. **Patients with Insurance:** Estimated portion not covered by insurance due at the time of service.
3. **Patients without Insurance:** Payment for dental services are due at the time of treatment.
4. **Other:** For patients requiring extensive treatment, payment arrangements of up to 90 days may be made in advance with the financial coordinator.

For Our Patients with Dental Insurance

Because we understand that dental insurance plays a role in helping many people defray from some of the costs of dental care, we would like to share with you the following information about dental insurance.

Please understand that our responsibility is to provide you with the treatment that best meets your needs, not to try to match your care to insurance plan limitations. Dental insurance plans do not correspond to individual patient needs, and as such, many routine and necessary dental services are not covered, even though you may need those services.

In spite of what your plan says, we've found that many plans actually pay less than what you might expect. The benefits your plan pays are largely determined by how much your employer/union pays in premiums for the plan. The less they paid for the plan, the less you'll receive. We are happy to submit your claims and help you to receive the maximum benefits due to you, but please understand that we cannot accept responsibility for collecting an insurance claim, or for negotiating disputed claims.

For treatment that requires dental laboratory services, a minimum down payment will be required at the initial appointment. A finance charge of 1% per month is applied to all account balances over 90 days.

I have read and understand the above financial policy. Regardless of insurance coverage, I am responsible for payment of all dental fees for myself and/or my dependants.

OUR OFFICE POLICY:

A BROKEN APPOINTMENT IS A LOSS TO EVERYONE. PLEASE INFORM US TWO BUSINESS DAYS IN ADVANCE IF YOU ARE UNABLE TO KEEP YOUR APPOINTMENT. A MINIMUM FEE OF \$100.00 WILL BE CHARGED UNLESS A 48 BUSINESS HOUR NOTICE IS PROVIDED.

Signature _____ Date _____.