



Financial Policy

We are committed to providing you with the best possible care. If you have dental insurance, we will help you to receive your maximum allowable benefits. In order to do this, we need your assistance and your understanding of our financial policy.

Payments for service are due at the time services are provided unless other payment arrangements have been approved in advance. We accept cash, check and most credit cards. We will be happy to process your insurance claim form for you. If you have insurance, please be prepared to pay your estimated portion of your total treatment fee on the day of service. If you have no insurance coverage, payment in full is expected or other financial arrangements should be made prior to any treatment. **If less than 48 business hours notice is given, a \$100.00 charge will be implemented for a failed or late cancelled appointment depending on scheduled procedures.**

First Pacific Corporation is our billing company. First Pacific Corporation bills you the entire balance until your insurance pays. Balances past 90 days are charged a finance charge. Payment received after the statement due date will be assessed a late payment fee.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize however that:

1. Your insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract.
2. Dental insurance is not meant to be a pay-all: it is only meant to be an aid. Many routine dental services are not covered by dental insurance at all. If you should have any questions regarding your coverage, you should contact your employer regarding the details of the plan it is contracted in on your behalf. It is your responsibility to know your insurance coverage.
3. Many plans tell you, you will be covered "100%". In spite of what you are told we have found that most plans only cover approximately 80% of an average fee. It has been our experience that some insurance companies tell their customers that "fees are above the usual and customary" rather than saying "the benefits are low"
4. If financial arrangements have been made and payments are delinquent, our office reserves the right to reschedule any non-emergency appointments until the account is brought to a current status.

We must emphasize that as dental care providers, our relationship is with you NOT your insurance company. While the filing of all insurance claims is a courtesy we extend to our patients, all charges are your responsibility.

If you have any questions about the above information or are uncertain regarding insurance information, please do not hesitate to ask us. We are here to help you.

I understand and agree that, regardless of my insurance, I am responsible for the entire balance on my account for any professional services rendered.

Signature of Account Holder

Date