

FINANCIAL POLICY

Thank you for choosing Friendly Smiles Cosmetic Dentistry as your dental care provider. We are committed to your successful treatment. Please read our financial policy carefully, initial each area and sign at the bottom to proceed with your appointment.

PAYMENT:

Payment for our services is due at the time of your visit. We accept cash, Visa, MasterCard and Discover.

If a patient is 18 years of age or older and someone else is financially responsible for that person's account, financial arrangements must be made BEFORE the patient is treated if that person will NOT be accompanying the patient during the appointment. Otherwise, any person 18 years of age or older is responsible for payment before they leave our office.

In those cases of separated or divorced families, the financially responsible party MUST accompany the minor patient to his/her appointment or financial arrangements must be made BEFORE the patient is treated if that person will NOT be accompanying the patient during the patient's scheduled appointment. Otherwise, the accompanying party is responsible for payment before they leave our office.

INSURANCE:

If you have insurance coverage, we can process the insurance claim for you, and give you an estimate for the patient portion of your bill. This portion is due at the time of service. If we do not receive payment from your insurance company within 45 days, or if the insurance coverage is less than we estimated, we will send you a bill for the outstanding amount. If we overestimated the patient portion, we will promptly refund the difference upon request or credit is applied to account for future use.

Patients are responsible to know their insurance plan. Friendly Smiles Cosmetic Dentistry is not liable for anything denied or not covered by your insurance plan. When given a treatment plan in writing or verbal we are estimating insurance benefits and it is not a guarantee of payment. A preauthorization of the treatment plan is available upon request.

LATE PAYMENT:

In the event your account becomes past due, we will assess a late charge equal to 1.5% per month of your outstanding account balance. If your account becomes overdue by more than 60 days, it will be referred to an outside collection agency. You will then be responsible for the collection costs (up to 33% of the balance due), along with reasonable attorney fees and court costs incurred by Friendly Smiles Family Dentistry in collection of the payment.

APPOINTMENT CANCELLATION/MISSED APPOINTMENT:

Your account will be charged a \$75 fee for missed appointments unless we receive notification at least 24 hours in advance.