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35 West Pennsylvania Avenue, Downingtown, PA 19335
1096 West Bridge Street, Phoenixville, PA 19460

Financial Policy for Our Patients

Our office wants all our patients to be able to comfortably afford dental care. We proudly offer the following financial policy so that our patients can have the opportunity to decide which payment option best suits your needs:

INSURANCE: Our office will gladly work with you to help get the maximum benefit available to you. Most dental insurance plans do not cover 100% of your cost of treatment. Because of this, you will be asked to pay your deductible and your co-payment for the charges on the day the service is rendered. We will estimate as closely as possible your coverage, but we can make no guarantee of any estimated coverage.

Because the insurance policy is an agreement between you and your insurance company, the ultimate responsibility for all charges lies with you. If after 45 days the insurance company has not paid the claim for any reason, you will be responsible for the total balance. Patient balances that go unpaid for over 30 days may incur finance charges up to \$15.00 and accounts that are forwarded to a collection agency will be subject to 25% of the entire balance in collection fees, plus any legal fees that may apply.

Reporting student status to the dental insurance company is the responsibility of the policy holder.

For missed appointments or appointments cancelled with less than 24 hours notice, your account will be assessed \$50.00 per half hour. For personal checks returned due to insufficient funds, your account will be charged \$25.00. For any appointments scheduled for 1 or more hours a deposit of \$50 will be required, if no copay is required the \$50 fee will be refunded upon arrival.

PAYMENT OPTIONS

1. Cash or Check
2. Credit Card – Our office accepts Visa, MasterCard, Discover, American Express
3. Outside Financing – Our office works with several outside companies to offer our patients:
 - a. No Interest Payment Plans (up to 18 months)
 - b. Low Interest Payment Plans (up to 40 months)
4. Senior Citizen Discount – As a courtesy to our patients 60 years or older, we will gladly discount your charges by 10% if services are paid at the time of treatment
5. Pre-Payment Courtesy – Our office is happy to offer a pre-payment courtesy for all treatment paid in full in advance of treatment

Signature: _____ Date: _____