

**OFFICE FINANCIAL POLICY**

Thank you for selecting us as your dental health care providers. Our goal is to provide you and your family with optimal dental care. We want you to feel welcome and as comfortable as possible throughout our relationship. We encourage you to ask questions and to be involved in treatment decisions. This includes understanding your treatment plan as well as our financial policy.

**FINANCIAL AGREEMENT:**

Every effort will be made to provide a treatment plan that gives you the best possible care and that fits into your timetable and budget. Payment for dental services is due at the time that treatment is provided. There will be a fee for any additional procedure NOT included in the original treatment plan. Payments may be made using cash, personal checks, American Express, Visa, Mastercard and/or Discover. We also offer CARECREDIT which is a financing option that is available only for healthcare expenses. We will mail monthly statements to all patients with an outstanding balance.

**Optional payment terms:**

1. Full pay cash discount: We offer a 5% accounting courtesy for all services over $500 that is paid in full prior to the commencement of services.

2. Term Loan: By arrangements with CARECREDIT, we can offer patients upon approval, an interest-free term loan for 6 months with no down payment, no annual fee and no pre-payment penalty. Ask for an application.

**Cancellations:**

In order to serve you better and keep the cost of dental care down, we try to maintain an efficient appointment system. However, our cost of providing care increases greatly when people fail to keep scheduled appointments or cancel at the last minute. We require at least 24 hour notice for any cancelled appointment. There is a $50 fee for a missed appointment or for a cancellation within 24 hours of the appointment.

**DENTAL INSURANCE POLICY**

**Treatment is diagnosed based on your dental health, NOT your insurance coverage.**

As a courtesy to our insured patients, we submit claims to your insurance company **FREE** of charge. We will help you to receive your maximum allowable benefits. In order to do this, we need your insurance card and/or insurance policy with you on your first visit of every calendar year (keep in mind that your insurance year may NOT run January – December).

**You must realize that:**

Dental insurance isn’t really insurance (a payment to cover the cost of a loss) at all. It is actually a money benefit, typically provided by an employer, to help their employees pay for routine dental services. The employer usually buys a plan based on the amount of the benefit and how much the premium costs per month. Most benefit plans are only designed to cover a portion of the total cost of a person’s necessary dental treatment. For example, a dentist may recommend a crown for a tooth that has extensive decay. However, the dental plan may only cover the cost of a filling. This does not mean that the patient does not need a crown, only that the benefit is limited to a filling. The patient is responsible to pursue payment from the insurance company. The insured has a better ability to deal with their insurance company and with their employer responsible for the policy.

**No insurance pays 100% of all procedures.**
Dental insurance is meant to be an aid in receiving dental care. Many patients think that their insurance pays 90-100% of all dental fees - this is not true. Some pay more, some pay less. The percentage paid is usually determined by how much you or your employer has paid for coverage, or the type of contract your employer has set up with your insurance company.

**Benefits are not determined by our office.**
Sometimes your dental insurer reimburses you or the dentist at a lower rate than the dentist's actual fee. Frequently, insurance companies state that the reimbursement was reduced because your dentist's fee has exceeded the usual, customary, or reasonable fee ("UCR") used by the company. A statement such as this gives the impression that any fee greater than the amount paid by the insurance company is unreasonable, or well above what most dentists in the area charge for a certain service. This can be very misleading and is not accurate. Unfortunately, insurance companies imply that your dentist is overcharging, rather than say that they are underpaying, or that their benefits are low. In general, the less expensive insurance policy will use a lower reasonable (UCR) figure.

**PLEASE UNDERSTAND** that we file dental insurance as a courtesy to our patients. We do not have a contract with your insurance company. We are not responsible for how your insurance company handles its claims, or for what benefits they pay on a claim. **We do not guarantee** what your insurance will or will not do with each claim. We will not be responsible for any errors in filing your insurance. Once again, we file claims as a courtesy to you. You are responsible for any balance on your account whether insurance has paid for it or not.

**DENTAL WELLNESS PLAN POLICY**

We believe in wellness for everyone. And it is our passion to help you be well.

Some of our patients prefer to forego dental insurance as it provides minimal benefits compared to paying out of pocket. Our wellness plan was made for you!

Imagine if you had: no waiting periods, no claims submissions, more time in your day, immediate access to needed care, no pre-authorizations, no exclusions, no insurance processing headaches, no deductibles, no maximums and no insurance snafus!

We created these Wellness Plans to help you achieve and maintain your Dental Wellness:

**Adult Wellness Plan (13+ years old)**

* 20% discount on all procedures
* 2 basic dental cleanings
* 2 periodic exams
* 2 fluoride treatments (< 19 years old)
* Yearly x-rays included
* $449 per adult/year

**Child (under 13)**

* 20% discount on all procedures
* 2 basic dental cleanings
* 2 exams
* 2 fluoride treatments
* Yearly x-rays included
* $349 per child/year

There’s no ID card, no group or member number to bring. All your membership information will be kept in your secured, electronic record. Your effective date is the day you sign up and your renewal date is the same date every year.

**TERMS & LIMITATIONS**

* This is not an insurance program and Dallas Dental Wellness is not a licensed insurer, health maintenance organization, or other underwriter of health services.
* It is good only for Dallas Dental Wellness. Therefore, if you are referred to a specialist, they will NOT offer this discount.
* Plan fees are valid only when paid at the time of enrollment and are valid for one year from date of sign-up.
* Should there be dental treatment needed following any type of injury where a lawsuit and therefore outside medical, care, disability or workman’s comp type insurances are involved, this discounted plan cannot be used.
* This plan is NON-Transferable – Family members cannot be substitutes in for another family member.
* It is NON-Refundable-no refunds given if patient chooses not to use their dental plan.
* Rates are subject to change annually.
* Payments for services are due at time of service. If you choose to extend your payment for treatment by paying through CareCredit®, the discount is reduced by 10% due to merchant fees.
* Any service not paid at the time of service will be billed at usual and customary fees.
* For orthodontic treatment, participant must remain a plan participant the entire duration of orthodontic treatment.
* Dental services only, products are not included

**Please indicate your understanding and acceptance of these financial policies by signing below. For the mutual convenience of you and the practice, it is understood that this executed copy of the Financial Policy also shall cover your dependent children who are patients of the practice.**