

# Financial Policy

In our office, we strive to maximize your insurance benefits and make any remaining balance easily affordable. If you are covered by insurance, we do accept an assignment of benefits from certain very popular insurance companies. This simply means we are a PPO office and are "In Network" with several dental insurance companies. Please check with our amazing office staff to help you determine an ESTIMATE of what your out-of-pocket will be for all treatment given. We will assist you with your benefit eligibility before treatment to help you calculate your costs and maximize your insurance. **We are happy to submit the claims necessary to see that you receive the full benefits of your coverage; we cannot guarantee any estimated coverage. Ultimately, you are responsible for any co pay's or patient portions at the time of service.** We will be sensitive to your financial circumstances and do everything possible to help you achieve your oral health goals.

We accept the following forms of payment: Cash, Check, Visa and MasterCard. In addition, we offer CareCredit, a patient payment program offering a full range of No Interest and Extended Payment Plans for treatment fees from \$200 and up.

Payment for services is due at the time services are rendered unless prior arrangements have been made. Checks that are returned to our office from your financial institution are subject to a \$50.00 returned check fee. This fee covers the processing fees that are charged to our office. We would be happy to discuss our charges and how they relate to your situation. Interest will accrue at 1.5% per month for all accounts over 60 days if a formal payment plan is not worked out with our financial department prior to treatment being done. Accounts past due more than 90 days may be sent to collections. Any fees incurred to collect payments during the collections process will be billed to and are payable by the patient's responsible party.

We also realize that temporary financial situations may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account. Most often, financial misunderstandings can be managed with a phone call. Please feel free to contact our wonderful staff at any time to discuss any concerns you may have. Our Accounts and Insurance department direct line is 630-844-2641. Thank you for understanding our Financial Policy.

## Appointment Rescheduling Policy

Our practice is dedicated to quality care and exceptional service. Our doctors and team spend extensive amounts of time preparing for your visit. Broken and missed appointments create scheduling problems for our team as well as other patients. If you find that you must change your appointment, we require a minimum of 48 hours' notice so that we may make every effort to accommodate other patients. If proper notice is not received, a fee of \$35.00 will be charged after your first missed or rescheduled appointment.

I have read and agree to the Financial Policy and the Cancellation Policy of Smiles of Aurora and the staff explained and answered all questions I have.

Signature of Patient or Responsible Party: \_\_\_\_\_ Date: \_\_\_\_\_