

PAYMENT OPTIONS

CASH & CARDS:

We accept Visa, Master Card, American Express, Discover card and American General Finance. American General is a finance agency which requires application and credit check.

It offer interest free financing program from three months, six months or twelve months base on the approval amount.

PERSONAL CHECK: Personal ID/ Driver's license is required for personal checks.

INSURANCE ASSIGNMENT:

We accept all dental insurance. However, we are not **In-Network** providers with any dental insurance companies, except **Delta Dental**.

Dental insurance is a benefit, but can be very different from medical insurance. Many companies rarely pay as much or as quickly as you/we would like. We can only **estimate** what your insurance company will pay. Co-payment and deductible is always due at the time of service. The final payment made by the insurance may be different from the original estimate and overage will be refunded or any underpayment will be billed directly to you. The treatment choices made are between the doctor and the patient and may not coincide with allowances by the patient's employer's insurance contract. In that event you are responsible for the entire amount of the service.

Our office does not have information on every individual policy or plan. Therefore, we have no way of knowing whether or not you have met your deductible, met your yearly maximums, have any type of waiting period for certain procedures, or have used any of your yearly allowance at another office. We will make every effort to obtain what information we can, but ultimately it is your responsibility to know the details of your plan.

Our insurance coordinators deal with many different insurance companies. Some companies offer many different dental plans. These companies can change benefits, co-pays and deductibles many times throughout the year. We do our best to provide you with accurate coverage estimates based on information available to us. At times, it is almost impossible to accurately estimate our patients' insurance co-payment. Many insurance companies will not give out fees until after the treatment is completed. Dealing with these companies can be difficult and time consuming. As a courtesy, we ask that you keep us informed of any change to your insurance. It is important that all information about you and your insurance is current.

Patients Without Insurance

Patients without insurance will be required to pay in full at the time of service. We gladly accept cash, personal checks, and all major credit cards. If needed, we also offer an **interest free payment plan** through American General Finance that allows you to make monthly payments on your account.

Thank you for choosing our office. We look forward to seeing you.