

ABOUT FINANCIAL ARRANGEMENTS AND DENTAL INSURANCE

We are committed to providing you with the best possible care. If you have dental insurance, we are anxious to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of your payment policy.

We will be happy to process your insurance claim for payment to our office. However, all deductibles and co-pays are due at the time of services are rendered. Furthermore, any amount not paid by your insurance company is your responsibility and will be due at the time you receive a bill in the mail. We accept cash, check, credit card, or Care Credit. Balances older than 30 days may be subject to additional collection fees.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize, however, that:

Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract. Our fees are generally considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowance determined by the carrier. This applies only to companies that pay a percentage (such as 50% or 80%) of "U.C.R.", which is defined as usual, customary, and reasonable. This statement does not apply to PPO plans of Blue Cross & Blue Shield of Alabama or Delta Premier because we are a provider for those companies.

We realize that temporary financial problems 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.

We do offer Care Credit. If you are interested, please ask our front desk personnel and they will be happy to answer your questions.

I HAVE READ AND UNDERSTAND THE ABOVE DOCUMENT AND I FURTHER AGREE TO PAY ALL COSTS OF COLLECTIONS AND ATTORNEY FEES IF I DEFAULT ON THE AGREEMENT.

Patient or guardian

signature _____

Date _____