

Central Valley Dentistry

Insurance and Financial Policy

At Central Valley Dentistry, we believe that you deserve the best care. That's why we are always present with the best dental solutions possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits but some don't. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know:

Initial

_____ Your dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits please contact your employer directly. Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.**

_____ We currently accept most private care insurance plans. (plans that do not require you to select a dentist from a list or require our office to accept a reduced fee for service). This means that we do work with literally hundreds of companies. Although we can maintain computerized histories of payments by a given company, they do not change: therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up to date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your insurance benefits, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. Keep in mind this is not a guarantee of coverage. This will delay treatment, but it will give you a better estimate from your insurance company.

_____ We bill your insurance as a courtesy. If insurance does not pay within 90 days, Central Valley Dentistry reserves the right to request payment in full for the services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not and can not be a part of the legal contract. Ultimately you are responsible for 100% of the charges incurred in our office.

_____ Central Valley Dentistry does not require your portion at the time of service. We accept MasterCard, Visa, American Express, Discover, Cash, Care Credit, Chase Health Advance, and cash. We do not offer "In Office Payment Plans." If you are in need of outside financing options we work with Chase Health Advance and Care Credit that offer lower interest rates as well as interest free on selected months.

_____ A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require **at least 24 hour** notice to avoid a **\$35/hour cancellation fee** (emergencies are an exception)

_____ In the event of an emergency after regular business hours a **\$55 emergency fee** will be charged for established patients in addition to the necessary treatment fees. Patients who are not established in the practice will be charged **\$125 after hour emergency fee**.

I agree with the above conditions

Print name _____ Date _____

Patient/Parent signature _____