

## Financial Policy for Vero Beach Dental Care

**If you do not have insurance, all treatment must be paid for at the time of service.**

Dental insurance is a contract between the patient and their insurance company. It is ultimately up to the patient to be fully aware and up-to-date on the status of their insurance at any particular time. **We do not participate with any insurance network or HMO.**

For our patients with insurance, we will submit your claims for you with the understanding that you are responsible for what the insurance does not pay. We will estimate the patient portion and you will need to pay that amount at the time of treatment. We will try our best to give you an accurate "guestimate" of your portion, but our "guestimates" are based on percentages from your insurance company and their UCR rates. We will gladly preauthorize your treatment with your insurance company in order to insure we are giving you a more accurate out of pocket cost. The financial responsibility for dental services lies solely with the patient.

Time is valuable to everyone; therefore, this is our office policy concerning confirmation and payment of scheduled appointments. Treatment which is under \$300 will need to be confirmed verbally the day before treatment. Any treatment over \$300 must be paid one week in advance. We are doing this because we are setting aside time just for you. You will receive a phone call one week prior to your appointment if your amount due is over \$300 requesting payment by either credit card via the phone or bringing in cash or a check. If we cannot reach you, we will need to cancel your appointment for a later date that is convenient for both parties.

**Any PLANNED TREATMENT greater than \$300 is eligible for a 5% PREPAID DISCOUNT. To receive this discount, you must pay by cash or check one week before your appointment.**

We do accept all major credit cards, but NO DISCOUNT will be given for credit card payment.

We also have a company that will finance your dental work for you. The company is **CareCredit** and you will need to either call **CareCredit** (1-800-365-8295) or go to [www.carecredit.com/apply](http://www.carecredit.com/apply). They will administer a credit search and then give you a qualifying amount for dental work accordingly. We have an agreement with **CareCredit** from this office to offer up to 12 months interest free payments or if you should need to finance longer, **CareCredit** also has interest bearing plans for 24 months @ 14.90% APR, 36 months @15.90%APR, 48 months @16.90%APR and 60 months on purchases of 2,500.00 or more @ 17.90% APR. If you should choose **CareCredit** we would need your number the week before your appointment, but we will not charge your account until the time of treatment which is **CareCredit's** policy.

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*(Signature of patient or guardian)*

*(Print name and date)*

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*(Name of patient if patient is a minor)*

*(Print name and date)*