



## Financial Policy

Thank you for choosing our office for your dental needs. We realize that every person's financial situation is different. For this reason, we have worked hard to provide a variety of payment options to help you receive the dental care you need and deserve that allows you to enjoy a healthy, beautiful smile with respect to your budget. Dental treatment is an excellent investment in an individual's medical and psychological care. We are always available to answer your questions or assist you in any way we can.

### **Payment Terms:**

1. Full Pay Day-Of-Service Cash Discount: We offer a 5% accounting courtesy for your portion that is paid in full (cash, check, or Visa/Mastercard) at the time of service.
2. Full Pay Day-Of-Service Senior Discount: We offer an additional 5% courtesy for your portion that is paid in full (cash, check, or Visa/Mastercard) at the time of service for patients 65 and older.
3. Credit Card Payment Option: We allow (with a signed agreement form), a Credit Card Payment option. This allows you to make three equal installments by credit card. One-third payment is due at the first appointment, one-third is due thirty days later, and the remaining one-third is due sixty days from the initial appointment. Our office personnel will charge these payments to your credit card on the due dates.
4. Term Loan: By arrangement with either Care Credit or the Citibank Health Care Card, we offer our patients, upon approval, an interest-free term loan with no down payment, no annual fee, and no prepayment penalty. Please ask for an application.

Other than the options described above, we grant a **90-day grace period** following the appointment to allow for insurance processing. Beyond that point, if the entire balance has not been paid or if there is not a payment plan in place as described by the above four options, you may be sent to collections. If for any reason your insurance carrier refuses to cover the cost of any procedure, you will be responsible for the entire amount. As a courtesy to our patients, we will file the necessary insurance claims.

### **Quotes:**

During cleanings or consultations, you may be quoted a price for a particular service. We will honor those quotes for **60 days**.

### **Minnesota Care Tax:**

Due to a change in Minnesota law, all dental professionals are now assessed a 2% tax on all goods and services provided. Please take note of this addition on your statements.

*I understand the financial policies that have been described here. I understand that insurance coverage is between me and my insurance company, and any charges not covered by insurance will be my responsibility.*

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Signature of Patient, Parent, or Legal Guardian

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Date