

Allan P. Capinpin, D.D.S., Inc
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FINANCIAL ARRANGEMENT POLICY

Your smile is a very important impression for all to see. We are committed to providing excellent dental treatment to all of our patients through superior quality and appreciation in value. Dental treatment is an investment in your health and well-being. Our office understands and is sensitive to the fact that different people have different needs in fulfilling their financial obligations.

FEE FOR SERVICE:

In an effort to keep costs down and to contribute as an "environmental friendly" dental office, payment is due at the time of service. Our office policy is to "always inform, before we perform." This is our promise to you. You will always receive a treatment plan, an estimated insurance portion, and a patient portion amount for your records.

PAYMENT OPTIONS:

In an effort to provide you with flexible payment arrangements, we have expanded our payment policy.

PAYMENT ARRANGEMENTS ARE REQUESTED AT THE TIME OF YOUR VISIT

We now offer the following payment options (please select one):

- Payment by cash
- Payment by check
- Payment by credit card
- Automatic monthly billing to your Visa or MasterCard
- Guarantee any amount not covered by insurance with Visa or MasterCard.

Our office is a fully approved and accredited user of the *Visa and MasterCard Health Care Program* which will enable you to use your Visa and MasterCard to automatically cover amounts not paid by your insurance. You may also choose a comfortable amount to be automatically billed to your Visa or MasterCard on a monthly basis.

INSURANCE:

Your dental insurance policy is a contract between you, your employer, and the insurance company. As a courtesy service to our patients, we will submit your dental charges to your insurance carrier. We will give you a treatment estimate to use as a "guideline" for your patient portion until payment is received from your insurance carrier. However, there is no guarantee of an exact or percentage amount for an insurance payment from your dental insurance carrier. Our office staff will do the best to review your dental insurance benefits before treatment, but ultimately you are responsible for payment of services rendered in our office. Once payment has been received by your dental insurance, any remaining patient portion is due immediately.

FINANCING OPTIONS:

We are very happy to be in a partnership with CareCredit for your dental financing. CareCredit is an external financial-aid company that will accept your application from your home computer via Internet. This program will allow you to pay for your dental treatment without having to use your available credit on your Visa, Mastercard, AMEX, or Discover.

CareCredit offers special interest rates for 6 and 12. Please visit: www.carecredit.com

SERVICE CHARGES:

Due to the importance of our appointments we require 48-hour notice for cancellations to avoid a reservation fee of \$50 per hour of your reserved time. Returned Checks are subject to a \$25.00 charge.

The patient (or guardian) agrees to be fully responsible for total payment of treatment performed in this office. I understand and agree to this Financial Agreement Policy.

Signature of Patient/Guardian

Date