

# Garden Oaks Dental

## FINANCIAL POLICY

We proudly offer quality and comprehensive dental care to our patients at Garden Oaks Dental. We understand that quality dental care may be expensive for some of our patients. We want our patients to comfortably afford the dental care we feel necessary for them. Therefore, we have established a number of options for you to pay your dental bills. Following reviewing the different options, you should be able to decide which option best suits your needs.

**INSURANCE:** Our office understands the value of dental insurance benefits to our patients. We will fill out and file your insurance forms at no charge. We will estimate your deductible and the portion covered by your insurance carrier. Please be advised that any expected payment from your insurance is an estimate only and you are responsible for any portions not covered by your insurance. We will do our best to assure you of maximum benefits.

### PAYMENT OPTIONS:

1. **CASH/CHECK BOOK-KEEPING COURTESY (PAYMENT OF TREATMENT IN-FULL):** Our office offers a book-keeping courtesy of 10% to the patients wishing to pay for the entire cost of their treatment at the time the treatment begins. This discount requires that you file and accept your own insurance benefits if you have one.
2. **CREDIT CARD BOOK-KEEPING COURTESY (PRE-PAYMENT OF TREATMENT IN-FULL):** Our office offers a book-keeping courtesy of 10% to those patients wishing to pay for the entire cost of their treatment by credit card. This courtesy requires that you file and accept your own insurance benefits if you have one. For your convenience, we accept Visa, Master Card, Discover, and American Express.
3. **PAYMENT IN 2-INSTALLMENTS:** You can pay your dental bill in 2 Installments. Half of the total bill can be paid before the treatment begins. The second half must be paid at the second appointment. Please note that in cases where lab work is involved, the final portion must be fully paid prior to the delivery of the prosthesis.
4. **LONG TERM FINANCING:** We will work with you to apply and obtain long term financing through one of the financial companies (Care Credit) that we work with closely. We will help you fill out an application for Care Credit. They will process your application and, if approved you will be able to pay your dental bill directly to them on monthly basis. There is no down payment. The interest rate on your monthly installments will depend on your credit rating and it varies from 0% to 14.90%. This option allows you to pay low monthly payments towards your dental treatment costs over 6 months or 2 year period with no down payment.

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Signature of Patient, Parent, Guardian or Persons Representative

Date