

A. Richard Wielgos, D.D.S.

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FINANCIAL POLICY & INSURANCE INFORMATION

We want you to fully understand what your insurance covers, the professional care we provide, and the financial options. We ask that you familiarize yourself with our office financial policy and insurance terminology.

Non Insured Accounts

We request that our patients without insurance coverage pay for services in full at the time treatment is rendered. In most cases a cost estimate can be provided prior to your appointment. Once a determination is made as to necessary work, a further cost estimate may be provided when appropriate. Please refer to page 2 for payment options.

Insurance Accounts

We will assist you in determining your insurance benefits. Please provide us with any insurance information that has been issued to you (or your spouse's) employer. An insurance card, a benefit handbook, or a "fee schedule" will help us in determining your current benefits. Most plans have a yearly deductible that must be paid before any insurance benefit plan can be used.

Generally, any procedures listed outside of "preventive care" are paid on a percentage basis (such as 50% or 80%) and will be subject to a yearly deductible. *We will help you determine any estimated portion due. Your insurance company may pay more or less than your estimate, so any estimate given should be considered an exact amount due or a guarantee of the benefit to be paid by your insurance company. We will bill you for any balance remaining after the insurance payment has been received.*

Reasonable & Customary Allowed Amount

Each insurance company independently establishes a fee that they allow, and will pay for each dental procedure. This amount payable varies from area to area, company to company and will vary depending on the quality of the particular plan your employer has selected.

Percentage Covered

Some insurance companies pay a flat fee for each procedure versus a percentage. Most companies provide this fee schedule to their employees and we ask that you share a copy with us so we may help in determining your coverage. There fee schedule will show the actual amount they will reimburse for each procedure, and we can then determine your co-payments.

Patient Co-Payment

Once we determine any shortfalls in your insurance coverage for the care you need, we can then estimate any patient portion that is due. We ask that this portion due be paid at the time work is performed and/or completed.

Pretreatment Estimate

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For non-emergency work such as crowns, bridges and dentures, an estimate can be submitted to your insurance company to determine the level of benefit and payment they will provide. This may delay treatment in some cases, but it may be beneficial in some situations to determine the actual amount, versus an estimate.

Broken Appointments/Finance Charges and Other Fees

We understand that there may be times when our patients are unable to keep their scheduled appointment time, however, we do ask that a 48 hour notice be given to allow us adequate time to fill your reserved time slot. A fee will be charged for appointments missed or cancelled with less than 48 hour notice.

Finance charges will also be applied to your account if your balance is over 60 days past due. Balances subject to a finance charge would reflect amounts owed after insurance has been paid. Our office sends billing statements after the 1st of every month. *In the event your account is sent to a collections agency, you will be responsible for any additional costs and legal fees involved in the collections of your account.*

Payment Options

Our office accepts MasterCard, Visa and Discover, as well as your personal check and cash. If paying with cash, please try to have the exact amounts available as we do not keep change in the office.

Payment Plan Available to our Patients

We do offer a payment plan to our patients who would rather make monthly payments on their balance due. Our plan is offered through CareCredit and is subject to the review of a standard credit application and your credit history. If using this option, arrangements should be made prior to treatment. Additional time is needed to process your credit application. Care Credit will usually have an approval or denial for us within 24 hours. If interested, ask for details at the front desk or visit their website at www.carecredit.com.

If you have any questions concerning our office financial policy, please feel free to discuss them with us before treatment is performed. We want to eliminate any misunderstandings. Our goal is to provide the highest quality, personalized care you deserve. We want all of our patients to achieve and maintain a lifetime of excellent oral health.

I have read and understand the financial policy of Dr. Wielgos' Dental Office and agree to the terms and conditions stated herein.

Patient/Guarantor Signature and Date

OR

Parent/Guardian Signature and Date