

Financial Policy for Allan J. Milewski, D.D.S., Inc.

Thank you for choosing us as your dental health care provider. We believe that you deserve the best care. That's why we always present you with best dental solution possible to treat your personal situation. Please understand that payment for services rendered is considered part of your treatment. The following is a statement of our Financial Policy which we require you to read and sign prior to any treatment.

All patients must complete our Information and Insurance forms before seeing the doctor.

- FULL PAYMENT OF YOUR PORTION IS DUE AT TIME OF SERVICE
- WE ACCEPT CASH, CHECKS, VISA, MASTERCARD, AMERICAN EXPRESS AND DISCOVER
- WE OFFER AN EXTENDED PAYMENT PLAN WITH PRIOR CREDIT APPROVAL

Regarding Insurance

Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits but some don't. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know.....

Your dental benefits are based upon a contract made between your employer and an insurance company. If you have any questions regarding your dental benefits please contact your employer or insurance company directly.

Dental benefits differ greatly from medical benefits. In 1959, most dental plans had a yearly maximum cap of \$1000. You will be surprised to know that today the average dental benefit plan has a yearly maximum cap of \$1000. There has been no significant increase in the yearly maximum cap in over 40 years. However, there has been significant increase in your premiums. Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.

We currently accept all private care insurance plans (plans that do not require you to select a dentist from a list or require our office to accept at reduced free for service.) This means that we work with literally thousands of companies. Although we can maintain a computerized history of payment by a given plan, they do change; therefore it is impossible to give a guaranteed quote at the time service. We estimate your portion based on the most up to date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your exact insurance benefit, we will be happy to file a pretreatment authorization with your insurance company. This will delay treatment but will give you a more exact estimation of your out of pocket expenses.

Many people receive notification from their insurance company that dental fees are "above the usual and customary". An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then determining that a percentage (usually 80% or lower) of this average fee is customary. Included in this survey are discounted dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average. **Any dentist in private practice will have fees that insurance companies define as "higher than usual and customary"**.

We bill your insurance as a courtesy. If your insurance does not pay within 60 days, we reserve the right to request payment in full for services from you, and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

Accounts overdue more than 90 days will be subject to a \$3.00 bookkeeping fee, assessed each month the account is overdue.

Missed Appointments

Unless notified 48 hours in advance, you may be charged a \$50 missed appointment fee for any appointments not kept. Please help us serve you better by keeping your scheduled appointments.

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits more pleasant, please don't hesitate to ask one of our staff members.

Signature

Date