

Sandra L. Vargas, DMD 678-474-4917 Duluth 770-781-0888 Cumming

FINANCIAL POLICY

Dental treatment is an excellent investment in your medical and psychological well being. Financial considerations should not be an obstacle to obtaining healthcare. If your insurance company rejects a claim and refuses to pay for treatment, it is not a reflection of how important the treatment is to your health.

Please note our agreement is solely with you, NOT your insurance company. If your insurance company refuses to pay or pays less than estimated your are responsible to pay the remaining balance. You must remember that dental insurance is designed to offset the cost of your dental treatment. You are responsible for the cost of your treatment and any insurance reimbursement conflicts. Our staff will help you to the best of our ability to obtain your maximum benefits and provide estimates, but we strongly advise you, as our patient, to familiarize yourself with your dental coverage and your benefits. *Ultimately, you are responsible for the understanding and awareness of the usage and availability, your benefits and provider network participation.*

We provide the following payment options, being sensitive to the fact that each patient has different needs in fulfilling his/her financial obligations: we accept Cash, Visa, MasterCard, Discover, and American Express. *Please note:* we do not accept personal checks.

- 1. We offer extended payment plans through Care Credit and Lending Club.
- 2. Please note that payment is due at the time of service.
- 3. In Workman's Comp cases we will work directly with your employer and workman comp insurance provider.

To avoid increased fees to all patients, any account balance over 60 days will be assessed a Late fee of \$25.00. Accounts over 90 days past due will be transferred to a collection agency for credit notification and debt collection. Accounts transferred to collections will be assessed any court fees and additional collection costs.

<u>Please note</u>: Our office has a 48 hour cancellation policy. Your appointment is time reserved especially for you to provide you with outstanding care for your dental needs. We strive to provide you with a courtesy reminder via e-mail, text or a phone call; however, it is ultimately your responsibility to remember your dental appointment. Please take note that there is a \$25.00 fee for appointments cancelled with less than 48 hours notice. Any appointments missed on Saturdays will incur a \$50 fee. If a patient has a history of Saturday missed appointments a deposit will be required to make a new Saturday appointment.

PATIENT'S SIGNATURE		DATE:	/	/ /	
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