

## Financial Policy

At Pinewood Dental, our ultimate goal is your dental health and wellness. That's why we always present you with the best dental solutions possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental insurance benefits but some do not. If you have dental benefits, congratulations! You are extremely fortunate. Here are some important points you should know:

### Initial

- \_\_\_\_\_ • Your dental benefits are based upon a contract made between you and an insurance company. If you have any questions regarding your dental benefits please contact your employer or insurance company directly. Dental benefit plans **will never pay for completion of your dental care**. They are meant only to assist you.
  
- \_\_\_\_\_ • We currently accept a large number of PPO insurance plans as well as various Medicaid plans through the state of Illinois. This means we work with literally hundreds of companies. Although we can maintain computerized histories of payments by a given company, they do change; therefore it is **impossible to give you a guaranteed quote** at the time of 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 exact out of pocket figures, we can submit a "pre-treatment authorization" with your insurance company. Keep in mind this is not a guarantee of coverage and it may delay treatment.
  
- \_\_\_\_\_ • We will bill your insurance company as a courtesy. If insurance does not pay within 90 days, Pinewood Dental reserves the right to request payment in full for services from you and let you collect the insurance funds 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**.
  
- \_\_\_\_\_ • Pinewood Dental does require payment in full for your portion **at the time of service**. We accept MasterCard, Visa, American Express, Discover, cash and checks. If you are in need of payment plans, we also work with CitiHealth Card (a division of CitiBank), which offers 3, 6, or 12 month "same as cash" no interest financing. Our staff can assist you in the application process.
  
- \_\_\_\_\_ • A specific amount of time is **reserved especially for you** and we strongly encourage all patients to keep their appointments. If you must change your appointment, **we require at least 24 hours notice to avoid a \$20 cancellation fee**.

I have read and agree with the above conditions.

Print Name \_\_\_\_\_ Date \_\_\_\_\_

Patient/Parent signature \_\_\_\_\_