



Financial Policy Agreement

Welcome to Larry G. Reyes, D.D.S., PLC where we are committed to providing you with excellent dental care at a reasonable cost. It is important to us that prior to beginning treatment, we explain our financial policies, so that you can make decisions regarding treatment and potential costs.

It is important to understand that nearly all dental plans are defined by a contract between the plan sponsor (your employer), and a third party payer (your insurance company). The different types of treatment and the amount that your dental plan will pay for that treatment is determined by the agreement negotiated by your employer with your insurer. The types of dental treatment that are covered by your insurance as well as the amount that the insurance company will pay ***is not determined*** by your dentist. These are determined by the agreement your employer negotiated with your insurance company.

We accept most major dental insurance PPO plans. HOWEVER, please know that we may not PARTICIPATE as a network provider with your specific plan.

Payment

As a courtesy, we will bill your insurance company for you. For all treatments, based on the information provided by your insurance company, we will provide an estimate of how much your insurer will pay, and how much you will have to pay for the proposed treatment. Please understand that because of the number of insurance plans that are available in our region, it is impossible for our office to become familiar with every detail of every insurance plan available. The estimate we provide is not a guarantee of the amount of payment that your insurance company will make, nor is it a guarantee of the amount that you will have to pay. Ultimately, you are responsible for knowing what is covered, or what is excluded from your dental plan.

At the time your dental treatment is provided, our office will collect from you the amount that we estimate you will owe. After we receive the insurance company's payment for your treatment, if there is a remaining balance, we will directly bill you for that balance. Any surplus amounts will be credited back to you directly by check, or credit card refund.

Acceptable payment methods include cash, check, Visa, MasterCard and Discover. Any checks returned due to insufficient funds will be charged \$25.00 plus the check amount. We also offer payment plans through our financial partners, Lending Club, and CareCredit and zero-interest options are available.

Overdue Accounts

Payment for your dental bill is your legal obligation. A service charge of 1.5% per month (12% per annum) on the unpaid balance will be charged on all accounts exceeding 60 days, unless previous arrangements have been made. We will utilize legal recourse to collect balances that exceed 60 days; in these circumstances patients will be responsible for the unpaid balance plus the 30% - 50% collection fees (which the collection agency determines depending on the age of the balance), attorney's fees and court costs that may be associated with the collections process.

Appointment Cancellation

We ask that if you need to cancel a scheduled appointment that you provide us with **48 hours notice**. No-shows and appointments canceled without sufficient notice will be charged a fee of \$75. **I have read and understand the above policies and agree with all terms and conditions.**

Guarantor/Signature: _____

Date: _____