

## PAYMENT PHILOSOPHY

Dental care is an important investment in an individual's medical and psychological well being. Financial considerations can be an obstacle to obtaining this important health service. Being sensitive to the fact that people have different needs in fulfilling their financial obligations, we are providing the following payment options.

## PAYMENT OPTIONS

1. Cash Payment in Full (excludes patients with insurance coverage)  
A cash discount of 5% is given for payment in full by cash or check at each visit. 10% cash discount for senior citizens 62 years or older.
2. Credit Card Payment in Full (excludes patients with insurance coverage)  
A cash discount of 3% will also be given for payment in full at each visit. 8% cash discount for senior citizens 62 years or older. We accept Visa, MasterCard, Discover and American Express.
3. Care Credit  
We provide extended term financing through the Care Credit Program. Utilizing a simple application process, approval can be determined prior to the start of treatment. Care credit may provide free financing for 3,6,or 12 month terms, depending on the estimated cost of treatment. Financing beyond 12 months is also available at a competitive interest rate.  
[www.carecredit.com](http://www.carecredit.com)

## INSURANCE

We are happy to process your insurance claims for you. Please let us know in advance if you have insurance, and present your insurance card to us. Please consult your benefit department to determine your provider network eligibility and specific details of your plan.

We ask for a 20-30% down payment on all treatment on the day of service. Once the insurance claim has been processed, the difference will either be billed or credited to you.

Insurance is a benefit provided by your employer. Each plan is different and covers different amounts. It is not meant to be all-inclusive nor a determining factor in the treatment recommendations made by our doctor. However, it can provide valuable financial assistance for your dental care needs.