

## Our Financial Policy

We are committed to providing you with the best possible dental care, and we are pleased to discuss our professional fees with you at any time. Your clear understanding of our financial policy is important to our professional relationship.

We file insurance claims to **all** carriers as a courtesy to our patients. Dr. Werrin is a participating provider in United Concordia's Advantage Plus, Guardian, Aetna, and UPMC Advantage. Dr. Boles is also a participating provider with Aetna and UPMC Advantage. Dr. Gruendel accepts any PPO dental program but does not participate (the front desk will be more than happy to answer any questions). While we accept assignment for these claims, you are responsible for the full payment of all associated non-covered services, unpaid balances, deductibles and co-payments. **We also reserve the right to charge for any missed or canceled appointments within twenty four hours before the appointment time. A fee of \$35 is charged for patients who miss more than two times per calendar year without 24 hour notice. We also charge \$30 for returned checks.**

**We accept cash, checks, Master Card, Visa, Discover, & Debit Cards. We also offer 12 months interest free payment plans upon credit approval.**

We will gladly discuss your proposed treatment and answer any questions relating to your insurance.

**You must realize however, that:**

- **Your insurance company is a contract between you and your employer, and your insurance company. It is your responsibility to understand the terms of your policy, i.e. co-payments, deductibles, second opinions and pre-certification.**
- **Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services that they will not cover. Pre-authorization is sometimes required by insurance carriers prior to service to determine coverage. It is your responsibility to know these conditions. We will be happy to assist you in obtaining pre-authorization.**

**We must emphasize that as dental providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility the date that services are rendered. We realize that temporary financial problems may effect timely payment of your account. If such problems do arise, we offer financing through Care Credit and the Medical Bureau (interest free if qualified), and we encourage you to contact us promptly for assistance in the management of your account.**

If you have any questions about the above information or any uncertainty regarding insurance coverage, PLEASE do not hesitate to ask. We are here to help you.

Signature \_\_\_\_\_ Date \_\_\_\_\_