The Center For Oral Surgery and Dental Implants Stephen A. Rendulich, DDS

Financial Policy

Thank you for choosing The Center For Oral & Maxillofacial Surgery. Our primary mission is to deliver the best and most comprehensive oral surgery care available. An important part of our mission is making the cost of optimal care as easy and manageable as possible for our patients by offering several payment options.

We ask that you read and sign this financial policy statement prior to treatment to assure that there is **FULL DISCLOSURE** of payment options and expectations. Our financial policy allows us to provide high quality care without increasing our fees to cover excessive billing and collection costs. If you have any questions, please do not hesitate to ask.

Payment options:

- Check, Cash, Visa, MasterCard or Discover
 - A fee of \$25 is charged for returned checks
- Care Credit
 - NO INTEREST Payment Plans from CareCredit (6 months)
 - Convenient, low monthly payment plans also available (for all treatment \$1,000 and up)
 - No annual fees or pre-payment penalties

INFORMATION REGARDING INSURANCE BENEFITS:

We do require payment prior to the beginning of your treatment. The professional services that we provide are charged to the patient, not the insurance company.

All Accounts must be paid in full within Ninety (90) days from the date of service regardless of what your insurance company has paid. This amount is your responsibility.

We submit your insurance claim to insurance companies that we are **NOT** a provider for not as an obligation, but as a courtesy to you. This does not imply that your particular plan will cover your anticipated procedure, either in part or in full. Your insurance company **WILL NOT GUARANTEE ANY BENEFITS**.

Your insurance policy is a contract between you and the insurance company; we are not a party to that contract at any time and do not have the authority to make the insurance company pay. We do encourage you to contact your insurance company directly with any questions.

Please read your insurance policy carefully. Please be aware of your insurance plan's limitations, exclusions and plan maximums. Some or all of the services we provide may not be a covered benefit whether or not your insurance company states that they are prior to treatment. *They may determine, AT ANY TIME, NOT to cover your procedures!* They *DO NOT GUARANTEE ANY BENEFITS* and only determine benefits when they receive a claim after the services are rendered. Most insurance companies take four to six weeks to respond.

I have read the Financial Policy and understand and agree to this Financial Policy. I understand that ALL charges and account balances are my responsibility.	
Patient, Parent or Guardian Signature	 Date