

Dental Benefit & Financial Policy Agreement

Thank you for choosing us to be your dental health care provider. We look forward to assisting you in attaining optimum oral health. At **Sunnybrook Dental**, we believe that you deserve the best care. That is why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding care to hundreds of patients. Some have dental benefits, but some do not. Here are some important things you should know.....

Your dental benefits are based upon a contract made between **your employer** 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 and is not actually insurance.** It is only meant to be of assistance to you. Please be aware that some or perhaps all the services provided may be considered non-covered services by your benefits package and perhaps deemed unusual or unnecessary procedures under your particular policy.

We accept most *private care benefit* plans (plans that do not require you to select a provider from a list). This means that we work with literally thousands of companies. Although we can maintain computerized histories of payments by a given company, they do change regularly; therefore, it is impossible to give you a guaranteed exact 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 require a more accurate and up-to-date estimate of your plan benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. Please note however, that a pre-treatment authorization is **also an estimate and does not guarantee payment by your carrier**. Furthermore, filing a pre-treatment estimate delays your care. Many people receive notification from their benefit carrier that dental fees are "above usual and customary." A benefit company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then determines that 50% of the average fee is customary. Included in this survey are state operated clinics, discounted dental clinics and managed care facilities, which all have severely reduced dental fees that bring down the overall average. **Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary."** Sunnybrook Dental uses a national service to compare our fees to other practitioners in the county so that we might remain competitive in our local market.

We bill your insurance carrier as a courtesy. If they do not pay within 90 days, Sunnybrook Dental reserves the right to receive payment in full for services from you and then let you collect the funds that are due to you. This is rare but it is important that you recognize that the plan you have is a legal contract between **YOU** and **YOUR CARRIER**. Our office is not and cannot legally be a part of your benefit contract. Ultimately, **you are responsible for all charges** incurred in our office.

Payment Forms: Sunnybrook Dental does require payment in full for your portion at the time of service. We accept cash, checks (for less than \$500), MasterCard, Visa, American Express, and CareCredit. A monthly collection fee of 1.5% will be added to all accounts that remain unpaid after 60 days. If it is necessary to use other means for collecting payment the patient is responsible for all costs and fees associated with said collection activities.

Broken Appointments: 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 48 hour** notice to avoid a **\$50/hour cancellation fee** (emergencies are an exception). Furthermore, failure of an appointment without notice will result in a **\$50/hour cancellation fee.** (emergencies are an exception).

Record Release: Records will be released upon request and a release form must be signed prior to releasing records. All dental claims must be closed and account ledger must have a \$0.00 balance prior to releasing any records. Dental x-rays are typically the only records that are released due to any future dental provider will be able to utilize the x-rays to see what all has been performed in the oral cavity on the patient.

We welcome you to our practice family and look forward to helping you get the healthy, beautiful smile you have always wanted. If there is something we can do to make your visits here more pleasant, please don't hesitate to ask one of our staff members or contact Dr. Dan directly.

I have read the above and agree to my financial responsibilities as outlined;

Patient or Responsible Party Signature

Date

Printed Name