



Newark Smiles Financial Guidelines

Payment Options

Thank you for choosing our office as your dental health care provider. We are committed to providing you with the highest quality lifetime dental care so that you may fully attain optimum oral health. Everyone benefits when office and financial guideline arrangements are understood. We understand that dental treatment can be burdensome and for your convenience, we offer several payment options to meet your needs and help you get the quality dental care you need and deserve.

We require that you pay your portion (the % that Insurance does not cover) the day of service. **We will no longer be able to bill you after insurance pays.** We accept Visa, Master Card, Discover and most insurance companies. We also offer in-house financing through Care Credit allowing you to complete necessary dental treatment with interest free financing up to one year.

Insurance

Many people believe dental insurance works like medical insurance where all necessary services are covered under their dental plan. This is NOT true. More than 2500 dental insurance plans are currently in place with different variations, different dental benefits allowed, different annual maximums and deductibles, etc. We attempt to make your dental visit as hassle free as possible, we will do our best to help you understand and work with your insurance company policy.

We will submit all insurance claims for you and will fully attempt to help you receive full insurance benefits. You pay the estimated co-pay at the time of service, and we will adjust your balance, if necessary, after insurance pays the claim. However, it is important for our patients to understand that **all insurance benefits quoted are an ESTIMATE** and our patients are ultimately personally responsible for the remaining balance on their account. Please remember that an insurance policy is a contract between you, your employer and the insurance company, not us.

Dental Insurance policies can change on a regular basis, often without clear communications from the insurance company to the patient. We encourage our patients to become familiar with their dental insurance coverage. We recommend our patients take time to understand which policy they are selecting during the selection period. A cheaper policy may not be the best one to provide adequate coverage to insure your family to get the proper dental care you deserve. Changes in eligibility, maximums, or benefits could result in unexpected out of pocket costs. Ultimately, all charges for the services rendered are the patients' responsibility should the insurance company not pay.

We will address all of your concerns about staying within your insurance policies limitations and provide alternative options should your dental treatment needs exceed your allowable benefits.

I have read the above and understand the Payment Options and Insurance Benefits:

Patient Signature

Date