# **Bonney Lake Family Dental Care**

21515 Hwy. 410 E., Suite A · Bonney Lake, WA 98391 253-826-9000

## **Financial Agreement**

It is our goal for patients to clearly understand their treatment needs, as well as their financial responsibility before treatment begins. We desire to make dental treatment affordable to all of our patients. Therefore, we offer the following financial arrangements.

- 1. We accept: VISA MasterCard American Express Discover
- 2. Patients with Insurance: Estimated portion not covered by insurance is due at time of service. For treatment that requires dental laboratory services, a minimum down payment will be required at the initial appointment.
- 3. Patients without insurance: Payment for dental services are due at the time of treatment. Financing: ½ down at start of treatment and balance at completion. We offer patients without insurance a 5% cash discount for cash payments in full at time of treatment and a 5% Senior Discount (age 60 years and older).
- 4. Patient Financing Services: For patients requiring extensive treatment, payment arrangements may be made through Care Credit, a finance company for dental expenses. They offer up to 12 months zero interest upon approval of credit.

### For Our Patients with Dental Insurance

Because we understand that dental insurance plays a role in helping many people defray some of the costs of dental care, we would like to share with you the following information about dental insurance.

Please understand that our responsibility is to provide you with the treatment that best meets your needs, not to try and match your care to insurance plan limitations. Dental insurance plans do not correspond to individual patient's needs, and as such, many routine and necessary dental services are not covered, even though you may need those services.

In spite of what your plan says, we've found that many plans actually pay less than what you might expect. The benefits your plan pays are largely determined by how much your employer / union pays in premiums for the plan. The less they paid for the plan, the less you'll receive. We are happy to submit your claims and help you receive the maximum benefits due you, but please understand that we cannot accept responsibility for collecting an insurance claim, or for negotiating disputed claims.

A finance charge of 1.5% per month is applied on all account balances after 90 days.

#### **Appointment Policy**

When you (or a family member) make an appointment, you are responsible for keeping that appointment. The clinic will attempt to remind you of your appointment 1-2 days prior to the scheduled date. However, you are ultimately responsible for your schedule appointment time. If you are unable to keep your appointment, we respectfully request 48 hours advance notice, but require 24 hours notice.

## **Cancellation and No Show Fees**

Failed appointments, with no notice, will be charged \$50.00 per one-half hour of scheduled operatory time. Cancelled appointments with less than 24 hours notice will be charged \$25.00 per one-half hour of schedule operatory time. We reserve the right to limit future appointments to those who have a history of missed appointments.

I have read and understand the above financial policy. Regardless of insurance coverage, I am responsible for payment of all dental fees for myself and/ or my dependents. In addition, I have read, understand and agree to abide by the above appointment policy.

Signature	Date	
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