



INSURANCE, FINANCIAL, and CANCELLATION POLICIES for our PATIENTS

Our office wants all of our patients to be able to comfortably afford dental care. We proudly offer the following financial policies so that you can have the opportunity to decide which payment option suits your needs:

Insurance: Our office will gladly work with you to help get the maximum benefits available to you. Most dental insurance plans do not cover 100% of the cost of treatment. Because of this, you will be asked to pay your deductible and your copayment for the charges on the day the service is rendered. We will estimate your dental coverage as closely as possible, but we can make no guarantee of any estimated coverage.

Because the insurance policy is an agreement between you and your insurance company, the ultimate responsibility for all charges lies with you. If after 60 days the insurance company has not paid on the claim you will be responsible for the total balance.

We strive to maximize your insurance benefits to their greatest extent. Ultimately you are accountable for the portion of your service not covered by your insurance policy. In some circumstances your insurance may not pay us directly and in that case you must pay us in full at the time services are rendered. We will gladly submit all paperwork to your insurance company so that you can receive payment from them.

Payment Options

1. **Cash or Check.** Please note that any check returned for insufficient funds will be charged a \$35 fee.
2. **Credit Card.** Our office accepts **Visa, MasterCard, Discover and American Express.** We are happy to offer a **5% courtesy discount for all patients who PREPAY for their appointment with option 1 or 2 at least 48 hours in advance; unless a pending insurance claim is involved, or with use of our Dental Assistance Savings Plan.**
3. **Outside Financing.** If you are in need of an extended finance option, we also offer **CareCredit or Citi Health Card.** They offer 3, 6, or 12 month "same as cash" interest free plans. Longer terms with an interest-bearing revolving charge are available to meet your needs on approved credit. Just ask one of the patient services staff for an application or apply via their websites. (www.carecredit.com or www.healthcard.citicards.com) We also offer **ICARE** as a payment plan. With ICARE there is no credit check. Everyone is approved as long as you have a bank card and a photo ID. *Outside financing cannot be combined with any other offers or discounts.*

Cancellation Policy - Please give us at least **48 hours (2 full business days)** notice when you cannot make your appointment, so that we can offer your time to another patient that needs an immediate appointment. If two appointments are missed, you may choose the option that fits you best:

1. Prepay your appointment in full. This is non-refundable and will be applied towards your visit; it is not an extra charge.
 2. Upon request for appointment, we will see you the same day if our schedule allows.
- Please understand the necessity of our policy for we reserve our time just for you.

Print Name: _____ Date: _____

Signature: _____

DR. GORDON S. ROEDER JR. DMD & DR. ZACHARY KULP DMD

Member: American Dental Association, American Dental Society of Anesthesiology, American Academy of Sleep Medicine

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