

DENTAL CARE ASSOCIATES OF BUFFALO

FINANCIAL ARRANGEMENTS AND DENTAL INSURANCE

We are committed to providing you with the best possible care. If you have dental insurance, we are anxious to help you receive your maximum allowable benefits. In order to achieve these goals, we need your support of our payment policy.

Payment for services must be made at time services are rendered unless other arrangements have been approved in advance by our staff. We accept cash, checks, MasterCard and Visa. We will be happy to help you process your dental insurance claim-form for your reimbursement. Any such request must be accompanied by a completed insurance form or insurance card at each visit. For patients without insurance we do provide a 5% savings for cash or check payment; 10% for Seniors 65 years of age or older. Care Credit is also available as a third party financial arrangement option.

Returned checks and balances older than 30 days may be subject to additional collection fees and interest charges of 1-1/2% per month with a minimum of \$15.00. If your account is turned over to collections you will be responsible for all collection fees.

Cancellation Policy

If you are unable to keep an appointment, we ask that you kindly provide us with a minimum notice of two business days. Our office does not accept cancellations or changes in appointments after hours by voice mail. You must call during our normal business hours. This courtesy on your part will make it possible to give your appointment to another patient who needs to see the dentist or hygienist. A \$50.00 charge may be charged to your account for unacceptable cancellations.

We will gladly discuss your proposed treatment and answer any questions related to your insurance.

Please understand that:

- 1 Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract. As a courtesy, we will assist you with information; however, if you have any additional questions about coverage, then please contact your insurance or human resources department.

Estimates are not a guarantee of benefits

- 2 Our fees are generally considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowance determined by each carrier. This applies only to companies who pay a percentage (such as 50% or 80%) of "U.C.R.". "U.C.R." is defined as usual, customary and reasonable fees for the region. Thus, our fees are considered usual, customary and reasonable by most companies.

This statement does not apply to companies who reimburse based on an arbitrary "schedule" of fees, which bears no relationship to the current standard and cost of care in this area.

- 3 Not all services are covered benefits in all contracts. Some insurance companies arbitrarily select certain services they will not cover.
- 4 Portions not covered by insurance are also due the same day services are rendered. We are not responsible for verifying coverage with your insurance company. Please verify with your insurance company the benefits available to you.

We must emphasize that as dental care providers, our relationship is with you, not your insurance company. While the filling of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account. Financial arrangements may be available. Please contact our office manager.

If you have any questions about the above information or any uncertainty regarding insurance coverage, PLEASE do not hesitate to ask us. We are here to help you.