

Penny Creek Family and Cosmetic Dentistry
3922 148th ST SE # 201
Mill Creek, WA 98012
425-337-7300

FINANCIAL POLICY / Agreement

We are committed to providing you with the highest quality of dental care utilizing only the best materials and technology available. In our efforts to do so, we have formulated the following financial policy. We value our patients and have worked hard to provide several options to meet your needs.

DENTAL INSURANCE

Penny Creek Family & Cosmetic Dentistry is happy to partner with our patients who are covered by dental insurance by billing the insurance for you. However, it is your responsibility to inform us when your policy changes so we can bill the correct carrier. We ask that **YOU read your policy thoroughly** so that you are fully aware of the benefits provided and the limitations imposed. Please call your insurance company if you have any questions concerning your plan. Please understand that our responsibility is to provide you with **Superior Dental Care** and the treatment that best meets your needs.

It is our goal for patients to clearly understand their treatment needs as well as their financial responsibility before treatment begins. Estimated patient portions are due at time of service. We do our best to **estimate** your patient portion prior to your appointment. These estimates are based on the outline given by your insurance plan. Please note that these are **estimates** only. As stated by all insurances companies, there is not a guarantee of payment until the actual claim is processed. Due to policy differences and clauses you may owe more than we **estimate**. If your insurance company pays more than the estimate we will issue a prompt refund.

Outstanding insurance claims over 90 days, become the patient's responsibility. All incurred charges are ultimately the responsibility of the patient.

We are unable to carry "patient" balances over 90 days in the office. Therefore, all over due balances of 90 days or more are sent out of the office for collection.

PAYMENT OPTIONS:

We are pleased to offer 3 payment options for our patients:

1. We gladly accept Visa, MasterCard and American Express for your convenience.
2. Care Credit - A special No interest financing option is provided by our Doctors.
3. Limited in house financing on certain types of treatment: $\frac{1}{2}$ at start of treatment with balance due at completion.

All Estimated Patient portions are due at time of service.

Patient Signature: _____

Date: _____