

## FINANCIAL INFORMATION

Payment for services is expected at the time service is provided. Cash, checks, and credit card payments are welcome. Extended payment programs are available. My preferred method of payment is:

**PREPAYMENT RESULTING IN DISCOUNT,**  
 **CASH/CHECK/CREDIT CARD DAY OF SERVICE or**  
 **INTEREST FREE FINANCING\***

(\*subject to credit approval)

I understand and agree that all services rendered to me, my dependents, or others assigned by me to my account are charged directly to me. I further understand I am personally responsible for payment. If I suspend or terminate care and treatment, any fees for services rendered will be immediately due and payable. Should the fees for the professional services not be paid in accordance with the provisions herein, reasonable attorney's fees, plus applicable finance charges and disbursements, allowances and costs provided by law shall be included in the computation of the amount due. Finance charges can be applied to all past due amounts at the rate of 1.5% per month (~18% annual rate) unless prior arrangement have been made. If the account is in default and turned over for collection, a collection fee will be added. **Broken appointments or cancellations without 72 hour notice are subject to a fee.**

If you have dental insurance, your dental benefits are based upon a contract made between your employer and an insurance company. If you have any questions regarding your dental benefits please contact your employer or insurance company directly. Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.

We currently accept most insurance plans. Although we maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **only an estimate**. If you would like to know your exact insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. This does delay treatment but will give you the exact out of pocket figures you may require.

Many people receive notification from their insurance company that dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then determines that 80% of the average fee is customary. Included in this survey are managed care facilities, which have reduced dental fees that bring down the average. Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary."

We file your insurance as a courtesy. If insurance does not pay within 90 days, McCalla Family Dentistry, PC reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. **Ultimately, you are responsible for all charges incurred in our office.**

I hereby authorize payment directly to McCalla Family Dentistry, PC of the group insurance benefits otherwise payable to me.

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Print Patient Name

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Signature & Date