



Financial Policy

Thank you for trusting us with your dental care. As part of building trust with you, we strive for complete transparency regarding all our fees and your possible insurance benefits.

How much will my insurance cover?

As a *free courtesy* to our patients, we are happy to pre-determine all costs before a visit, bill your insurance company for you, and even re-submit your insurance claim, should a miscommunication occur.

We currently work with a tremendous number of dental benefit plans so we know just how difficult it can be to make sense of the insurance industry’s rules and language. Benefits can vary widely between different companies and plans, but too often those benefits are not clearly explained to the people they are meant to serve. We are here to help you navigate the process as much as possible.

Some policies limit their benefits to what insurance companies call “usual, customary, and reasonable” (UCR) fees. These are the theoretical prices set by the insurance companies themselves, they are not set by our office. Sometimes UCR fees don’t match ours because an insurance company’s UCR fees are not mandated to reflect the fees actually found at a dental office. Any difference between the two fees is your responsibility.

Due to the ever-changing nature of insurance policies and benefits, payment by your insurance carrier can never be guaranteed by our office. It is our goal to provide you with the most accurate estimates possible, so you are never unclear about your financial responsibilities. We will estimate your portion of payment based on the most up-to-date information we are allowed access to, but it can only be considered an *estimate*. Since dental insurance is chosen and purchased by an employer or an individual, only the actual policy holder can be held responsible for knowing the precise coverage package they purchased and for notifying our office if their policy changes in any way.

Financial Options

Payment is invoiced at the time of service. We accept cash, checks, all major credit cards, and we offer extended payment plans through a third-party dental care financing company.

Finance Charges

To offset the costs that come with repeatedly sending out past due bills, all past due balances of 90 days and greater will be subject to a monthly finance charge of 12.00%, with a minimum fee of \$2.50.

I understand that I am responsible for all costs of dental treatment. I have read and fully understand the financial policies of Tom Laster DDS LLC. I have had all my questions regarding this financial policy explained to me.

Patient printed name: _____ Date: _____

Patient signature: _____