



Financial Policy

Thank you for trusting us with your dental care. As part of building trust with you, we believe in complete transparency with all planned fees.

Does this office accept my insurance? How much will insurance pay?

We currently work with a vast array of dental benefit plans so we know just how difficult it can be to make sense of the insurance world. Policies vary widely between different employers and carriers.

As a *free courtesy* to our patients, we are happy to pre-determine treatment, bill your insurance company for you, and even re-bill your insurance claim if it appears that there was any miscommunication.

At times, coverage may be limited by what the insurance company calls “usual, customary, and reasonable” (UCR) fees. These are the prices set by the insurance companies themselves. There may be differences between the UCR fees and our fees because the insurance UCR fees were most often determined many years ago and are seldom relevant to modern, quality dentistry. 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 have, but it can only be considered an estimate. Since dental insurance is chosen and purchased by an employer or an individual, ultimately the policy holder alone can be responsible for knowing the type of coverage they have and notifying the dental office of any changes in their policy.

We will happily re-bill your insurance company if it appears some miscommunication has occurred; but if your insurance company should refuse to pay benefits on treatment, you are responsible for all remaining charges.

Financial Options

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

Finance Charges

To offset the costs that come with needing to repeatedly send out past due bills, all past due balances of 90 days and greater are subject to a finance charge of 1.50%, 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 of my questions regarding financial policy explained to me.

Patient printed name: _____ Date: _____

Patient signature: _____