

Lakeview Smiles Insurance and Financial Policy

At Lakeview Smiles, we believe that **you deserve the best care**. That's why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits and some don't. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know:

(Initial on each line)

- _____ • 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 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 insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. Keep in mind that this also is **not** a guarantee of coverage. This does delay treatment but will give you the out of pocket figures you may require.

- _____ • We will bill your insurance company as a courtesy. **If insurance does not pay within 90 days, Lakeview Smiles 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. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

- _____ • Lakeview Smiles does require **payment in full for your portion at the time of service**. We accept MasterCard, Visa, cash, and checks. If you are in need of an extended finance option, we also work with CareCredit, who offers 3-, 6-, or 12-month no interest loans. There is a onetime finance charge that Lakeview Smiles will pick up in order for our patients to receive prompt care.

- _____ • A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, **we require at least a 48-hour notice in order to avoid a \$45/hour cancellation/rescheduling fee** (emergencies are exceptions). For any specialist seen in the office we require **72-hour notice to avoid a \$95/hour cancellation/rescheduling fee**.

- _____ • In the event of a dental emergency after regular business hours a \$55 emergency fee will be charged for established patients in addition to the necessary treatment fees. Patients who are not established in the practice will be charged \$125 after hours emergency fee.

I, _____, **agree with the above conditions.** (Print Name)

Signature: _____ **Date:** _____