

Angie Gribble Hedlund, DMD MAGD Alison Rufo Widmann, DMD. Comprehensive Esthetic Dentistry

Financial Investment Overview

"Our primary concern is to provide you with the highest quality of dental care while also striving to design affordable payment options to meet your ideal budget needs".

About Our Financial Guidelines and Courtesy Savings...

In an effort to keep our fees at a minimum, we do ask that payment be made at the time of service. Many of our patients like to take advantage of our Prepayment Courtesy Savings Options*. We are happy to accept Visa, MasterCard, American Express, Discover, personal checks, debit cards, and cash for payment.

- For your convenience, our Financial Coordinator is available to review your savings options in detail following the presentation of your recommended course of treatment.
- We do require a full 48 hr <u>weekday</u> notice (2 full business days) if a change is needed in your appointment. Without this, a \$100/hr broken appointment fee will be charged to your credit card on file.

About Our Payment Options...

We have several different payment options for you to choose from including the following:

- Low interest bank financing combined with a courtesy savings for prepaid treatment investments that equal over 10k dollars when paid in cash or by check is eligible for a 5% discount (discount does not apply towards lab fees).
- 12- Month financing at 0% (zero interest) through Care Credit
 (www.carecredit.com) or Lending Club. Courtesy savings does not apply.
- Payment at the time of service is also an option, however, for appointments with services totaling \$2500 or more, we do require that a deposit of 50% be made at the time the appointment is scheduled with the remaining 50%

payable two weeks before the appointment. Should the appointment be \$2500 or more, and be scheduled less than two weeks in advance, we would then ask that the entire balance be paid at the time of scheduling.

About Your Dental Insurance Reimbursements...

Our goal is to help you receive the most benefit from the investment that you and your company have made in your insurance. As a courtesy to you, our patient, we are happy to assist in the filing of your insurance claims for reimbursement.

In order to expedite patient refunds, whenever possible, claims are submitted electronically on the day treatment is rendered. Please note that Georgia law does require dental insurance companies to process your reimbursement within 30 days of your date of service. So that your insurance carrier is informed immediately, we do request that you contact your insurance carrier directly in the event of a delay in reimbursement.

Every effort is made to supply your insurance company (in advance) with any additional information or x-rays needed to process your dental claim. However, upon request, we will also be happy to provide you with that same information necessary for follow up with your carrier.

So that you can be assured of proper reimbursement, please provide us with detailed information regarding your insurance policy. In the event of any change in your provider or policy, please contact our office immediately to update your records. Please keep in mind that your insurance policy is a contract between you, your employer, and the insurance company.

We do not render services based on the assumption that charges will be paid by your insurance company; however, it is our goal to help you maximize your dental insurance benefits for which you are entitled. Thank you for remembering that ultimately you, as the patient, are responsible for all incurred fees

Please be aware that any information provided by your insurance company should be considered only an "estimate" of benefits and *not a guarantee of coverage.*

Our doctors are committed to the very best quality of dental care possible for every patient and choose to **not** be contracted with any insurance plans that offer discounts for patients who sign with a contracted insurance company. Rest assured that our doctors will never compromise your care by allowing an insurance company to dictate the treatment you receive, or your provider.

About Our Continued Commitment to Your Financial Needs... Our goal at Esthetic Dental Solutions is to provide the very highest quality dental treatment available. Please feel free to <u>contact us</u> with any questions regarding your treatment investment, treatment financing or dental insurance information.