

FINANCIAL & OFFICE POLICY FOR C.R. "CHIP" EDWARDS, JR, D.D.S.

- 1.) If you must cancel a dental appointment, please call at least 48 hours *(business hours) in advance. Failure to do so will result in a \$50.00 fee. Please value our time, as we value yours. We do understand that some extenuating circumstances can occur.
- 2.) Payment is due for treatment the day it is rendered. If you are unable to cover the full amount, please discuss alternative financial arrangements with either Beverly or Karri. They are the only personnel who may discuss in detail all of your options and the best suitable option for you and/or your family. Please ask questions and discuss any variations of the financial policy before treatment is rendered.
- 3.) If your account balance exceeds 30 days past due, a finance charge of 1.5% (18APR), per month will be added to your balance until it is paid off. At 60 days past due, we will review your account for collections. If hardship with you or your family occurs, please call the office, and we will be as fair and understanding as possible.
- 4.) We offer the following payment options:
 - a. Cash
 - b. Checks – any returned checks are subject to a \$50.00 fee and said returned check plus fee must be redeemed with cash, money order, or cashier's check prior to continuation of any treatment in progress.
 - c. Visa, Master Card, and Discover credit cards.
 - d. Care Credit with approved credit
 - e. Fees for treatment involving more than one appointment, i.e.: crowns and dentures, may be paid in the following ways:
 - Payment divided evenly over the number of appointments required
 - Care Credit upon approved credit
- 5.) As a courtesy to our patients with insurance, we will file your insurance claims for you. We file insurance claims daily and have been trained in the correct method of filing. If, your insurance company fails to pay for your treatment within 90 days, you will be financially responsible. If, after 90 days, we receive payment from your insurance company, we will reimburse you for any credit on your account. The office will contact you at 60 days to inform you that your insurance claim is still pending. At that time, if you wish to contact the company yourself, please do so. Insurance companies are more responsive to its customers, than third parties such as dental offices.
- 6.) If your insurance company sends the insurance check to you, please sign the check over to Dr. Edwards at once and send it to our office. If a problem occurs and we do not receive the amount sent to you by the insurance company, you will be responsible for your responsible portion, plus the insurance portion at time of treatment.

In order for our office to honor our financial obligations, it is necessary that our patients do the same, just as is expected in all other business establishments.

I have read and understand the above policies. I agree to adhere to these policies. If at any time, I do not, I understand I will be held responsible.

Signed: _____ Date: _____