

## **OFFICE FINANCIAL POLICIES**

Payment for dental treatment is payable at each appointment as services are rendered. We will gladly accept cash, direct debit or Visa. Post-dated cheques will be accepted only on approved payment plans. Interest of 1.5% will be charged on balances over 30 days unless a specific payment plan is in place. Please feel free to discuss our fees or office financial policy at any time.

***If you have dental insurance, please read:***

Our office will deal with most in province dental plans that will pay us directly. If you plan pays the insured person we will ask for your payment at the time of treatment and then send you our claim form to you insurance so that you can be reimbursed.

We will complete the insurance forms and mail them once only. If for any reason this claim is not paid in full on the first submission you will be financially responsible for the entire fee billed or the remaining balance. Upon payment to our office a new claim form will be filled out for you to resubmit for payment directly to you by you insurance company.

**Our estimates will be as accurate as possible. Please understand that the fees that you insurance company pays are according to their own fee schedule, not necessarily those set down by the College of Dental Surgeons of BC or the actual cost of treatment done by our office.**

**Unfortunately we may not be aware of limitations which may result in payment that differs either from your estimate or your actual charge for treatment such as:**

- **Procedures which are not a benefit.**
- **Inaccurate or incorrect information received from the patient.**
- **An annual benefit maximum being reached.**
- **Changes in coverage.**
- **Terminated coverage.**
- **Due to the Privacy Act we are no longer able to access information regarding your dental insurance.**
- **Please be sure that you are aware of your insurance coverage and it's limitations.**

**FEES RESULTING FROM LIMITS AND EXCLUSIONS IN COVERAGE ARE THE PATIENT'S RESPONSIBILITY.**

A fee will be charged for missed appointments and for appointments changed or canceled with less than one business day notice.