

## FINANCIAL POLICY

Please note that full payment is expected at the time of service. For patients with insurance coverage, we will file with your insurance for direct reimbursement to you for consultation fees. If endodontic treatment is rendered, we will file your insurance and only collect the estimated co-payment you will owe for treatment as a courtesy at the time of service, with the exceptions stated below. While we strive to obtain the most accurate information on insurance benefits and coverages for each patient, please remember that insurance is a contract between the patient and the insurance company. If you have any questions regarding your dental benefits, please contact your employer or insurance company directly. We work with many different insurance companies, and it is not possible to give you a guaranteed quote at the time of service, it is only an estimate. Discrepancies may arise between the estimated coverage and the actual coverage when claims are processed by your insurance provider, and in the event of any discrepancies, you will be responsible for any remaining balances owed to Endodontics of the Triad. Although this is rare, if your insurance does not pay within 90 days, we reserve the right to request payment in full for services from you and let you collect the insurance funds that are due to you. If your insurance pays us and there is a refund owed to you, we will make every effort to process it within 30 days.

When emergency treatment is rendered after business hours or on weekends, we require full payment at the time of service as well as an after hours fee. If you have dental insurance we will file it on the next business day and any reimbursement will be sent directly to you.

We accept most dental insurances as out of network providers, including PPO plans from Aetna, Ameritas, Guardian, Humana, Lincoln, Medcost, Principal, Sunlife, UnitedConcordia, and many more. We accept Delta Dental, Blue Cross Blue Shield, United Healthcare (UHC), Cigna, Metlife, GEHA and Medicare dental plans but the reimbursements from your insurance plan will be sent directly to you; therefore we require that you pay in full for treatment at the time of service. We do not accept Medicare, NC Health Choice, HMOs, DMOs, or any other plans that limit your options to a specific group of providers.

Our office requires payment in full of your estimated portion at the time of service. We accept Visa, MasterCard, Discover, American Express, cash and checks. If you are in need of an extended finance option, we also work with CareCredit and Cherry.