



# **My Best Smile**

*"Preserving Smiles for Generations"*

**Thank you for choosing My Best Smile.** Our primary mission is to deliver the best and most comprehensive dental care available. An important part of the vision is making the cost of optimal care as easy and manageable for our patients as possible by offering several payment options. We proudly offer the following financial options, so you can have the opportunity to decide which payment best suits *your* needs. It is in everybody's best interest to have all financial arrangements in place prior to beginning any treatment.

## ***Insurance***

Our office understands the value of insurance benefits and will gladly work with you to help get the maximum benefit available. We do accept assignment of benefits. This means that you must sign the portion of your insurance form that "assigns" payment to our office. Most dental insurance plans do not cover 100% of the cost of your treatment. Because of this and the extreme delay in receiving payment from the insurance company, you will be asked to pay your deductible and your portion of your charges the day service is rendered. We will estimate your coverage as closely as possible, but until we actually receive the payment from the insurance company, it is just an estimate. We will assist you in dealing with your insurance company, but the ultimate responsibility lies with you. After 45 days, the balance will be due in full from you. Our estimates are subject to final approval by your insurance company and could therefore change the amount due to our office.

Our office will also file your claim for secondary insurance coverage, but does not accept assignment of benefits (the payment will come to your instead) for secondary insurance benefits. We will be happy to further explain this to you if you need help.

## ***Consultations***

Sometimes, a patient has major dental needs and feels overwhelmed and does not know where to start. We like to help by performing a comprehensive exam, followed by a consultation where we create a personalized roadmap to optimal dental health. We do not charge you for consultations. We set milestones, with goals that are attainable within your budget over a reasonable period of time. Typical milestones for complex cases include:

1. If present, address immediate needs like infections and toothaches.
2. Complete any necessary x-rays and a comprehensive exam.
3. Complete consultations, resulting in a "roadmap" treatment plan that meets your needs.
4. Stop active disease, like decay or gum disease, so you do not lose ground to ongoing disease.
5. Restore form, function and appearance of your dentition. It is important to adopt a comprehensive plan, where you do not have to waste time or money on care that does not meet your ultimate goal.

We also help patients optimize insurance benefits. It is not uncommon to complete a phase of care in one insurance year and then complete one or more additional phases in additional insurance years.

## *Payment Options*

***Pre-payment of Treatment in Full*** - Our office offers a 5% discount to those patients willing to pay for treatment in full in advance of treatment. We will file your insurance claim, but benefits will be assigned to you and you must accept those benefits.

6. ***Credit Cards and Pre-Authorized Credit Card Monthly Payments*** - Our office accepts Visa, MasterCard, American Express and Discover. IF you prefer to pay out larger portions of treatment on your credit card on a regular monthly basis, we can accommodate you, for up to an additional 3 months, by having you sign a monthly authorization card. Once per month, your card will be charged the allotted monthly amount. This helps you avoid some of the interest charges. A down payment will be required.
7. ***Outside Dental Financing*** - Upon qualifying, you will be extended a line of credit for treatment costs by an outside financing company (Subject to Credit Approval). This financing is available for those patients that need to extend their payments over a longer period of time than 6 months. Payment will be made directly to the financing company. The qualification process is simple and can usually be completed within 20 - 30 minutes. This is a 3 to 12 month INTEREST FREE credit line *when paid within the designated promotional period.* *Otherwise, interest assessed from the purchase date.* Minimum monthly payment is required. For further information on this options, please ask our financial coordinator.

***Senior Citizens (Age 60 and over) Receive a Discount of 10%*** - As a courtesy to anyone 60 years old and older, we will gladly discount your fee by 10% if the services are paid at the time of treatment.

My Best Smile reserves the right to charge a \$50 **failed appointment** fee for patients who miss or cancel more than twice in a calendar year without a 24-hour notice.

My Best Smile charges a \$30 fee for **returned checks**.

We would be happy to work with you to plan out the most appropriate arrangements for your budget. Financing your treatment allows you to start your dental care immediately and spread the payments over a time period. Most importantly, it offers you the opportunity to enjoy the benefits of your dental health without the financial strain.

We want to thank you for choosing us as your dental care provider. We appreciate your trust and the opportunity to serve you. Part of our service to you is to try to contain the ever-rising cost of dental care. In an effort to do this, we have implemented a policy of **no open billing**. Our reasons for choosing this financial policy was based entirely on holding the line on costs and prices to you, which will share the financial responsibility equally among all of our patients.

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_