

## Office Policies

### 1) FULL PAYMENT IS DUE AT THE TIME OF SERVICE

We accept cash, checks, money orders and the following credit cards: Visa, MasterCard, Discover, American Express and CareCredit.

CareCredit is a deferred interest credit card issued by GE Capital. We offer 6 and 12 month plans through CareCredit. No interest is charged if the balance is paid before the plan expires. (All of the deferred interest is due if you miss the deadline)

### 2) BILLING AND RETURNED CHECK FEES

A billing fee of \$15 may be charged to your account if it is necessary to send you a billing statement. A returned check fee of \$25 may be charged to your account for each returned check.

### 3) NON-PAYMENT

We send delinquent accounts to a collection agency (at least 30 days past due). You may be dismissed from the practice for non-payment of your account.

### 4) TREATMENT PLANS

Written treatment plans are available upon request. The fees on the plan are usually good for 12 months. We may ask you to sign a treatment plan when you accept or reject treatment.

### 5) ADVANCE PAYMENTS

We offer a 5% discount on treatment plans \$500 to \$999 and 10% on treatment plans over \$999, when paying in full at the time that you schedule the treatment (at least 24 hours before the treatment is rendered). CareCredit cannot be used to make an advance payment.

### 6) SENIOR CITIZENS AND VETERANS

We offer a 5% courtesy (discount) to senior citizens (at least 65 years old) that do not have dental benefits. We offer a 10% courtesy to all military veterans. The maximum discount or courtesy is 10% (when offers are combined).

### 7) CHILDREN'S VISITS

Parents must make provisions for payment if they allow unattended children to come to the office for appointments. If a minor is unaccompanied, a parent or guardian must provide us with signed, written permission for the doctor to treat the child/minor.

**This office will not become involved in divorce/separation circumstances. Be advised that the parent/guardian that brings the child patient to the office is responsible for payment of that days' service when they are rendered.**

Our goal in treating children is to provide them with a positive experience so they will learn the value of maintaining good oral hygiene. Parents play a key role in creating this positive experience by avoiding negative words such as "needles", "drill", or "pain/hurt".

The first visit should be treated as something natural and normal that everyone does. Sometimes, creating an air of anticipated excitement can cause anxiety. For treatment appointments (ex: fillings), we prefer that the parent does not accompany their child into the clinic.

Our experience has shown that an anxious parent often creates an anxious child. Treatment is never performed on a child without first showing them the instruments that we will be using and telling them everything that will happen. We have a Tell-Show-Do philosophy when treating our children.

## 8) CHANGING OR MISSING APPOINTMENTS

We require at least two business days' notice to cancel or change an appointment. (Business hours listed below.) Our schedule is very full and we cannot move up patient appointments when given inadequate notice. If you are unable to give us adequate notice we will accommodate you the first time. However, if it happens again, we reserve the right to charge a short notice fee or ask you to leave the practice.

If you do not show up for your appointment (a missed appointment), you may be charged a fee equivalent to 50% of the fees that would have been charged if you hadn't missed your appointment. A second missed appointment may result in dismissal from the practice.

New patients that miss their first appointment may not be rescheduled.

## 9) LATE ARRIVAL

If you arrive for your appointment more than a few minutes late, we may not be able to perform some or all of the planned treatment. If we must reschedule your appointment because you arrived late, we may charge you a missed appointment fee. Repeated tardiness may result in dismissal from the practice.

## 10) DENTAL BENEFITS

If you have dental insurance, our office will, as a courtesy, submit a claim to your insurance company on your behalf. The reimbursement check will be issued directly to you. We expect you to pay in full at the time of the appointment.

In order to help you receive maximum benefits, be sure to provide us with all of your current insurance information. Please remember that your insurance is a contract between you and your insurance company. We are not a part of this contract and we cannot become involved in a dispute between you and your insurance company. You are responsible to know how your plan works and what your plan does or does not cover. If you have questions or concerns about procedure coverage you should contact your insurance company before the procedure is scheduled. You are responsible for all charges regardless of the amount paid by insurance company.

Insurance companies often refer to "usual and customary" charges. The expression "beyond usual and customary" is a common ploy utilized by insurance companies and is misleading and does not reflect the national averages. Our fees closely track with the nation's largest, most long-standing and reputable insurance companies.

Upon your request, the office will send a request for predetermination to your insurance company. Please note that the response from your insurance company is an estimate. The predetermination may be good for 6 to 12 months, providing you are still a subscriber of that insurance company at the time that the treatment is performed.

## 11) ESTABLISHED PATIENTS

We have found it necessary to differentiate between established patients in our practice and people who have been seen, as a courtesy, on an emergency basis.

An established patient:

- Has had a comprehensive oral evaluation with current x-rays and baseline records
- Is seen on a consistent basis (never less than once/year and preferably on a 3-6 month basis according to American Dental Association guidelines and individual needs) for professional cleanings, updated records, and a periodic exam with the doctor
- Keeps their scheduled appointment commitments or advises the office if an emergency situation has come up that requires a change
- Communicates openly with us so we can offer the best dental treatment and service to each and every patient according to their individual needs and wants

At Otego Family Dental, we are dedicated to our patients' overall health and following the above guidelines is crucial to that endeavor.

## 12) OFFICE HOURS

Tuesday: 8 AM to 7 PM; Wednesday and Thursday: 8 AM to 5 PM; Friday: 8 AM to 1 PM  
(may change without notice)