



Insurance Policy

Dr. Fox and his team believe that you deserve the best care possible. That's why we always strive to present you with the best dental solution that meets your specific needs. Each year we provide outstanding dental care to hundreds of patients with and without dental benefits. If you have dental benefits (dental insurance) here are a few important things you should know

We do require payment in full for your portion (whatever our office estimates your insurance does not cover) **at the time of service**. We accept MasterCard, Visa, American Express, Discover, Cash, and Checks. If you are in need of an extended financial option, we also work with Care Credit, who offer a twelve month "same as cash" or longer term with an interest-bearing revolving charge designed to meet your treatment plan needs on approved credit. Just ask one of the front office staff for an application.

Your dental benefits are based upon a contract made between your employer and your insurance company. If you have any questions regarding your dental benefits, please contact your employer or insurance company directly. We currently accept most insurance plans. This means that we work with literally hundreds of companies. Although we can maintain computerized histories of payment by a given company, they do change. Therefore, it is **impossible** to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know exact insurance benefits, we will be happy to file a "pretreatment authorization" with your insurance company prior to treatment. This does delay treatment but will give you the exact out-of-pocket figure you may require.

Many people receive notification from their insurance company that dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then determines that 80% of the average fee is customary, including fees that bring down the average. **Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary."**

We bill your insurance as a courtesy. If insurance does not pay within 90 days, Dr. Fox reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between **YOU** and your insurance company. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

Returned Checks: A fee of \$25.00 will be charged for any returned check

Broken Appointments: A broken appointment is a loss to everyone. A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we **require** at least 24-hour notice. If adequate time is not given for cancellation or appointment is failed, we reserve the right to charge a **\$25.00** fee. Thank you

Signature: _____ Date: _____

