

**RANDY SMITH AND MARK MARLOWE PEDIATRIC DENTISTRY  
FINANCIAL POLICY**

Thank you for choosing us as your Dental Care Provider. We are fully committed to your needs, and want you to have a successful experience while in our office. Please understand that payment of your bill is considered part of your treatment, and that responsibility is ultimately yours as a parent/guardian.

**We do not offer in house financing, and in order to avoid collections, all accounts must be paid in full within 90 days.**

- **INSURANCE:** We will file your insurance as a service to you and will do our very best to maximize your benefits. All Co-pays, Deductibles and Portions are to be paid at the time of service. Your insurance policy is a contract between you and your Insurance company. We are NOT a party to that contract. Our fees generally, but not necessarily, fall within the usual and customary fee structure determined by your carrier. Not all dental services are a covered benefit in all contracts. If we do accept assignment of benefits, we require that you be pre-approved on one our extended payment plans: *Chase Health Advance<sup>SM</sup> by Chase, and/or CareCredit<sup>TM</sup> by GE Money Bank*. You are responsible for full payment regardless of any insurance company's determination of usual and customary rates. We reserve the right to collect full payment at the time of service even if you have insurance in force.
- **PAYMENT IN FULL:** We offer a discount to those who wish to pay in full on the date of service. *If you DO have insurance, we can give you our discount, but you will be required to file your own insurance.* A 5% discount applies for balances under \$1000.00, and a 10% discount for balances over \$1000.00. We accept CASH, VISA/MASTERCARD/DISCOVER and AMERICAN EXPRESS.
- **EXTENDED PAYMENT PLANS:** We do not offer credit terms directly, but we have entered into an agreement with *Chase Health Advance<sup>SM</sup> by Chase and/or CareCredit<sup>TM</sup> by GE Money Bank*, to provide these kinds of services to our patients. Application is quick and easy and can be made by phone call, or if you prefer, can be applied for on-line. Approval is typically granted immediately. There are a variety of options with each plan, and we can provide you with the information necessary specific to your needs. These plans can even offer up to **12 months interest and fee free!**
- **MISSED APPOINTMENTS:** Unless canceled 24 hours in advance, our policy is to charge for missed appointments at the rate of \$35.00 per appointment and/or \$50.00 per family. If more than THREE appointments are missed, we have the right to dismiss you as a patient.
- **RETURNED CHECKS:** If your check is returned to us for NSF, a \$25.00 service charge will be applied to your account.
- **MINOR PATIENTS:** The adult presenting a minor for treatment is responsible for FULL payment at the time of service, regardless of their relation to that patient. For unaccompanied minors, non-emergency treatment may be denied unless charges have been pre-authorized to an approved credit plan, credit card, or by cash.

These financial options should meet the needs of most families in our practice. We do our best to work with you to assist in the best financial solution to your particular situation. Please just ask us, we are here to help you. Thank you, and let us know if you have any questions or concerns.

I understand and agree to this Financial Policy

X \_\_\_\_\_  
**Signature of Patient or Responsible Party**

Date \_\_\_\_\_