

Leslie Jacobs, D.D.S.
A Professional Dental Corporation
Practice Limited to Pediatric Dentistry

PAYMENT POLICY

As a courtesy to our patients, we will assist you with filing your insurance claim, but since your insurance is a contract between you and your carrier, you will be responsible for payment of the doctor's fees regardless of insurance coverage.

For the convenience of our patients, the following alternatives are stated as a guide for possible financial arrangements.

- A. Payment in full for each appointment as service is rendered.
- B. Dental Insurance – Depending on your dental insurance company, we will either file for you or assist you in filing for reimbursement as a courtesy to you. You will, however, be expected to pay your deductible and your portion of what your insurance may not cover at each appointment.
- C. Cash, Check, and ALL cards. Care Credit and Health Savings are also accepted.

Our payment policy requires a payment on your account within 30 days of receipt of your statement. Payment in full, regardless of insurance pending, is required within 6 weeks. Accounts with balances outstanding for more than 120 days may be placed with outside agencies for collection. Any account which is overpaid will receive a prompt refund.

The Federal Truth in Lending Law does not allow an agreed period of payment to be longer than (3) months without some rather complicated financial charge arrangements. We do not wish to pass finance charges along to our patients; therefore, if you require credit for a period of time in excess of (90) days, personal arrangements should be made with the office manager, or your bank.

Balances that are not paid on within 6 months of service date will be sent to Collections

Please be aware that the parent bringing the child to our office is legally responsible for payment of all charges.

If you have a financial problem or other difficulty with payment of your account, someone from our office will be available to discuss your account with you.

FACTS YOU SHOULD KNOW ABOUT DENTAL INSURANCE

Dental insurance is rapidly playing a larger role in helping people obtain dental treatment. We appreciate this fact. In an effort to help you maximize your insurance benefits, we would like to share some facts about dental insurance with you.

FACT #1 Dental insurance is NOT meant to cover all fees; it is meant to be an aid to your investment in your dental health.

FACT #2. Some plans pay more, some less. The amount your plan pays is determined by how much your employer paid for the plan. The less paid for the insurance, the less you will receive.

FACT#4. At times, the fee paid by the insurance company may be lower than the fee charged by the dentist, depending upon the benefits allowed by the policy.

We will make every effort to assure you receive maximum benefits. We will file your insurance at no charge. In order to provide this service, we will need your updated insurance information at each appointment.

Please do not hesitate to ask questions about our office policies. We want you to be comfortable in dealing with these matters, and we urge you to consult us if you have any questions regarding our services and/or fees.

If you have any questions regarding your insurance, we ask that you contact our office regarding the specifics and details of your plan. The insurance is between you, your employer, and your carrier.