



**FINANCIAL POLICY**

Thank you for selecting Krengel Dental as your dental health care provider. Our goal is to provide you and your family with optimal dental care. We want you to feel welcome and as comfortable as possible throughout our relationship. We encourage you to ask questions and be involved in treatment decisions. This includes understanding your treatment plan as well as our financial policy.

**FINANCIAL AGREEMENT**

You are expected to pay for our services at the time they are rendered. Patients who have dental insurance are expected to pay the amount of their estimated patient portion or a down payment at the time of service. I understand that a pre treatment estimate sent to my insurance is to give a more detailed estimate of coverage, but is not a guarantee of payment. I understand that I am responsible for all account balances regardless of insurance coverage.

**PAYMENT OPTIONS**

1. Pay in full discount: For those without insurance we extend a 5% discount for paying the date of service. We take cash, check or all major credit cards (including Visa, MasterCard, Discover and American Express).
2. Smile Benefits: We offer a beneficial and affordable savings plan in lieu of purchasing conventional dental insurance. The Smile Benefits program affords you significant savings on personalized full service care for your whole family without the hassles of traditional insurance. Please ask us for details about this great in house program.
3. Care Credit financing: Upon approval, special financing and low monthly payment options, no up-front costs and no prepayment penalties. Apply at [www.carecredit.com](http://www.carecredit.com) and receive a decision immediately. Please ask us for details.

**DENTAL INSURANCE**

If you have dental insurance, we help you maximize your policy benefits. Our practice accepts a variety of insurance plans including Delta Dental Premier, Cigna and Health Partners. We encourage you to know your plan and understand your insurance coverage. Any amount that the insurance does not pay will be your responsibility. Dental insurance is a contract between your employer and the insurance company. The benefits you receive depend on the policy your employer has negotiated. The compensation you receive depends on you plan coverage. Cosmetic procedures are not covered by most dental insurance plans. If you have questions regarding your plan, please call your insurance company directly.

**APPOINTMENTS**

In the event that you need to cancel or reschedule your appointment, we ask that you notify us at least 48 hours in advance during our regular business hours. This allows us time to accommodate other patients. Missed appointments or appointments that are cancelled on short notice will be subject to a \$75 fee.

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Patient's name (please print)

Patient's Signature

Date