

Planning for Optimum Care

Planning your treatment and the associated finances is an important part of reaching our goal of optimum long-term health, comfort, and esthetics. While this process may entail a very few visits for some people, others may require more extensive treatment. *Our approach to your care is to modify the time frame and sequence of treatment to accommodate your financial needs, rather than compromising the level of care.*

Dental Insurance

Dental insurance is an excellent aid in defraying some of your out-of-pocket expenses, but rarely covers the full cost of care. These policies are contracts between you and your insurance company. Since our office is not involved with this contract we have developed the following guidelines in an effort to clarify insurance issues.

1. We will submit claims on your behalf to your insurance company providing you supply us with complete information
2. We will assist you in estimating the insurance company's contribution towards a proposed plan of treatment. However, *we cannot assume responsibility for any variations from our best estimates.*
3. We will accept assignment of benefits from your insurance company to us, provided you pay your anticipated portion by the completion of treatment.
4. Any differences that exist after all insurance payments and personal copayments are made, will either be billed to you if a deficit exists, or refunded if an overpayment has been made.

Financial Arrangements

After a course of treatment has been agreed upon financial arrangements will be discussed. Your options are as follows:

- ◆ **Payment per visit as treatment is rendered:** Full payment, or estimated insurance co-payment, by cash, check or credit card for treatment performed on that visit. This is *the expected method of payment for basic treatment* such as fillings, oral surgery, and preventive visits with the hygienist.
- ◆ **Extended per-visit payment:** Payment or estimated co-payment, by cash, check or credit card, extended over the number of visits needed to complete the treatment. Extensive fillings, crowns, bridges, and dentures are examples of extended treatments.
- ◆ **Monthly payments:** Payment for extensive treatment can be arranged to continue for as long as 48 months. This can be accomplished in a number of different ways. Your treatment coordinator will be pleased to explain these options to you.

*The Doctors and Staff of
South Shore Dental Group*