# **Pratt Family Dentistry**

# 4512 Post Road East Greenwich, RI 02818 401-884-2190 www.prattfamilydentistry.com

## **Financial Policy**

# Delta Dental and Delta USA BCBS RI and BCBS MA

You are responsible for any co-pays and/or deductibles that have not been met at the time services are rendered. If your benefits are depleted for the year, you are responsible for the balance of the fee.

#### **Private Insurance**

We are not a participating dentist. Payment is due the time services are rendered. As a courtesy we will be happy to submit your claims for you.

# General Information Regarding Insurance

When we quote an estimate of coverage from an insurance company, it is just that, an estimate. You are responsible for any differences.

## **Amalgam vs Composite Fillings**

Most companies will only pay for amalgams (silver fillings) on the back teeth. When a composite filling (white filling) is placed, the patient is responsible for the difference in fees between amalgams and composites.

#### No Insurance

Payment is due the time services are rendered. When a specific treatment involves more than one appointment, 50% of the fee is expected at the initial visit. The remaining 50% is due upon completion.

Cash, checks, Visa, MasterCard and American Express are all acceptable forms of payment.

Care credit offers a separate line of credit to cover your health care needs.

In the event of nonpayment after 60 days, a late fee of \$20. will be added to any outstanding balance. If account is referred to an attorney for collection, the patient or responsible person will pay any attorney's fee of 33.3% of this balance and all court costs incurred. I understand that I am responsible to pay for any appointment that is not cancelled at least 48 hours in advance. Should any of my checks be returned for nonpayment, then I agree to pay a bank charge of \$25. per check. I have read and understand the above information.

Signature	
Print Name	Date