



## Financial Policy

Our Mission at Star City Dental is to save patients pain, time, and money. Before any work is performed, we will discuss treatment and financial options so there are no surprises.

**Payment for your estimated portion of the fees is required on the day services are rendered.** We accept cash, personal checks, money orders, Mastercard, Visa, Discover, Cherry, and Care Credit. If a personal check is returned for non-sufficient funds (NSF), you may be charged a collection fee. You will also be required to pay with either cash or credit card for any future visits.

Cherry and Care Credit are available in our office and provide extended payment plans with prior credit approval.

Emergency clients without insurance, who are new to our office, should expect to pay their portion, in full, upon check-in.

Our Dental Savings Plan, an alternative to traditional dental insurance, is designed to save you pain, time, and money. It's a great way to get the care you need with the savings you want. Ask our team for more information today.

Dental insurance is a contract between the group/plan and the patient. The extent of coverage varies greatly between plans and sometimes even within a single plan. We only recommend treatment according to our standard of care, regardless of insurance coverage. **ANY BALANCE NOT COVERED BY YOUR DENTAL INSURANCE IS YOUR RESPONSIBILITY.** Please note that the portion you pay on the date of your service is only an estimate, and may change depending on the insurance coverage. We will submit your insurance claim as a courtesy to you. If your insurance pays differently than our estimate, we will either refund you or the remainder will be due within 15 days of the first statement date.

In the case that you have an unpaid remaining balance after all insurance is paid, we will attempt to reach you to collect. In the event that we are unsuccessful, we may place your account with a collection agency. Upon placement, we will add a minimum fee of 24% to the total balance to cover the cost of collections fees, litigation costs, and any other additional fees that may occur.

Appointments are reserved exclusively for you. Some appointments may require a deposit to hold your reservation. Your deposit will apply to your estimated patient portion, if completed as scheduled. The clinic requires a notice of at least one (1) business day if the patient is unable to keep the reserved appointment time. We will attempt to contact you prior to your appointment to confirm your reservation. If an appointment is not confirmed within one business day of the appointment, the appointment may be canceled or rescheduled. **You may be charged for missed appointments or cancellations with less than 1 business day's notice. If a patient "no-shows" or an appointment is "short-notice canceled" for three appointments, we will move you to a same-day-only scheduling list.** As a benefit to you, our valued patient, we may offer to move your appointment to an earlier time if an opening should arise.

In the case of separated or divorced parents of minors, who are responsible for a portion of the cost of a child(ren)'s treatment: The parent who brings the child to the appointment is responsible for paying the patient portion on the day of service.

I have read and understand this financial policy.

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Patient

Date

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Patient/Guardian Signature

Date