

We believe that your dental care and treatment is an investment in yourself and your future.

In an effort to control fees, payment in full is due at the time of service. For patients without dental insurance, we offer several payment options and discounts described below. If you have dental insurance, our staff will do our best to estimate your benefits and collect your estimated patient portion when treatment is provided. We accept cash, checks (\$25 returned check fee), credit cards (VISA, MasterCard, Discover and American Express), and CareCredit.

Patients with Dental Insurance:

Please be sure to bring your most updated insurance card to each appointment, and inform us if there have been any changes to your coverage. We are in-network with BCBS, Cigna, Delta Dental, and MetLife; however, we will still help you to file with other insurance providers. Our staff will happily assist you to file the necessary paperwork so that you can receive the full benefits of your coverage. Remember that dental insurance is an agreement between the carrier and patient. As such, we can make no guarantee of the estimated coverage or payment; however, we will do everything possible to see that you receive the full benefits of your policy. We understand the tremendous value of insurance benefits and will assist you to get the maximum benefit available. We will be happy to file for a pre-determination of benefits for your treatment plan; these estimates of coverage are not an actual guarantee of insurance payment, however. Pre-determinations may be required by insurance carriers for more extensive work (i.e.; crowns, periodontal cleanings, etc).

Payment Options:

Payment is due in full at the time of service. Due to the fact that we cannot guarantee your exact insurance coverage, there may be a balance remaining on your account after the insurance payment is received. We ask that this balance be paid within 30 days. Credits or over-payments to your account can either be reimbursed directly to you, or applied to your next visit.

CareCredit is a health care credit option, offering “same as cash,” interest-free credit lines (6-24 months) for qualifying patients. Information and applications are available at the front desk or online.

Patients without dental insurance may receive a 5% discount on any services paid in full with cash or personal check, or a 2% discount on services paid in full with a credit card, if paid in advance or on the day of service.

Separate financial plans may be offered to patients in good standing with balances over \$500 after discussion with Amy and Dr. Castor.

A \$25 charge will be applied for any returned checks or missed/ canceled appointments without 24hours advanced notice.