

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 Ameritas, BCBS, Cigna, Delta Dental, MetLife and United Concordia; 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 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 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. This balance will be due 30days after the insurance payment is posted. Credits greater than \$100 will be reimbursed to you immediately, while smaller amounts may be left on your account for future treatment at the patient’s discretion.

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.

Separate financial plans may be offered to patients in good standing with balances over \$300 with approval by office staff and Dr. Castor.

A \$40 charge will be applied for any missed/ canceled appointments without 24hours advanced notice.

Patient Name Date

Patient Signature