



**BLUE WOLF DENTAL**

Kareem Redmond DDS, PLLC

### **Financial Policy**

Thank you for choosing Blue Wolf Dental. Our primary mission is to deliver the best and most comprehensive dental care available. An important part of the mission is making the cost of optimal care as easy and manageable for our patients as possible by offering several payment options.

**Payment options:** Cash, Check, Visa, MasterCard, Discover Card, Care Credit - **\$30 for returned checks**. We offer a 5% courtesy adjustment to patients without insurance, who pay for their treatment with cash, cashier check, or money order prior to completion of treatment of **\$1000 or more**. We also offer a 5% discount for active military members. **NOTE:** If you miss or cancel your appointment without a 24 hour notice a \$25 missed appointment fee will be applied for each hour that you are scheduled for.

Blue Wolf Dental requires payment prior to completion of your treatment. If you choose to discontinue care before treatment is complete, your refund will be determined upon review of your case.

Patients who carry dental insurance understand that all dental services rendered are charged directly to the patient and that he or she is personally responsible for payment of all dental services regardless of dental insurance. As a courtesy to you we will process all your claims. We ask that you pay the deductible and co-insurance, which is the estimated amount not covered by insurance at the time we provide the service. We must emphasize that this is only an estimate and all charges you incur are your responsibility regardless of your insurance coverage. Insurance companies have a wide variety of rules, plan limitations and exclusions that our office may not be aware of. Dental insurance is a benefit for the patient provided by their employer and the contract lies between the patient, employer, and the insurance company. Our office is not part of the contract. We will cooperate fully with the regulations and requests of your insurance company that may assist in the claim being paid. Once insurance has been paid their share, a statement will be sent to you for any remaining balance and will be due upon receipt. If your insurance company has not made a payment within **30 days**, the unpaid balance becomes your responsibility and is subject to finance charges and the collection process.

For patients with dental insurance we are happy to work with your carrier to maximize your benefit and directly bill them for reimbursement for your treatment. If your carrier issues their payment to you, the check must be endorsed and turned over to us within 7-10 days, or you will be responsible for future treatment in full prior to treatment.

In order for us to service your account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you. We may also contact you by sending text messages or emails using any email address you provide to us. Methods of contact may include using pre-recorded or artificial voice messages and/or the use of an automatic dialing service, as applicable.

We have read this disclosure and I understand the policy described above and I agree that Blue Wolf Dental may contact me/us as described above.