

**Granville Family  
Dentistry  
Insurance and Financial  
Policy**



At Granville Family Dentistry, we believe that you deserve the best care. That's why we always present you with the best dental solution for your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits but some don't. If you have dental benefits, congratulations! You are fortunate. Here are some important things you should know.....

**Dental Benefits:** Your dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits please contact your employer or insurance company directly. Most dental benefit plans do not pay for all of your dental needs. It is only meant to assist you.**

We currently bill to any insurance company. We also participate (accept a reduced fee for services) with approximately ten (10) insurance companies. This means that we work with hundreds of companies. Although we maintain information on insurance benefits, benefits do change; therefore it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**. If you would like to know your exact insurance benefit, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. This does delay treatment but will give you the exact out of pocket figures you may require.

Many people receive notification from their insurance company that dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then determines that 80% of the average fee is customary. Included in this survey are discounted dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average. Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary."

We bill your insurance as a courtesy. If insurance does not pay within 90 days, Granville Family Dentistry reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

**Payment:** Granville Family Dentistry does require payment in full for your portion (which may be estimated) at the time of service. We accept MasterCard, Visa, Discover, cash and checks. If you are in need of an extended finance option, we also work with CareCredit, which offers twelve months "same as cash" with an interest bearing revolving charge designed to meet your treatment plan needs on approved credit. Please ask one of the clerical staff members for an application.

**Broken Appointments:** A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require at least 24 hour notice to avoid a \$25 **per half hour** cancellation fee (emergencies are an exception).

**After Hours/Weekend Emergencies:** In the event of an emergency after regular business hours a \$55 emergency fee will be charged for established patients in addition to the necessary treatment fees

We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask one of our staff members.

Print: \_\_\_\_\_  
Patient Name

Sign: \_\_\_\_\_