

WEIMAR FAMILY DENTISTRY
Richard K. Weimar, DDS
11256 – 86th Ave. No., Maple Grove, MN 55369
763-493-9446 www.weimardds.com

FINANCIAL OPTIONS

Thank you for choosing our office for your dental needs. We realize that every person's financial situation is different and for this reason, we provide a variety of payment options to help you receive the dental care you need, with respect to your budget. This will allow you to enjoy a healthy and beautiful smile for years to come. Dental treatment is an excellent investment in an individual's medical and psychological well-being. We will assist you in any way we can to find the most suitable financial option for you.

To prevent any potential misunderstandings, we ask patients to review and adhere to financial arrangements regarding their dental treatment.

Optional Payment Terms:

1. **Payment in Full:** We offer a 5% courtesy discount for payment in full at the time of service for non-insured patients. This discount also applies to insured patients who pay their co-payment in full at the time of service (with the exception of Delta Dental subscribers.) Cash or check only, payments made by Credit Cards are not eligible for this discount.
2. **Major Service 2 Payment Option:** One-half of the total amount or co-payment amount due at the first appointment, and the remaining balance due thirty days after the initial appointment.
3. **Credit Card/3 Equal Installments:** 1/3 payment is due at the first appointment, 1/3 is due thirty days later, and the remaining 1/3 is due sixty days from the initial appointment. Our office will charge these payments to your credit card on the due dates with your authorization from a signed agreement form.
4. **Capital One Healthcare Finance:** 3 month, 6 month or 12 month Interest-Free plans. No fees to apply and no prepayment penalties. Low, fixed-rates also available. For more information or to apply call 1-877-559-5050, or online at: www.capitalonehealthcarefinance.com

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FINANCIAL POLICY

At *Weimar Family Dentistry*, we believe you deserve the best dental treatment possible. That's why we present you with solutions to best serve your needs and personal situation. We strive to continually serve our patients with the exceptional dental care they are accustomed to. Some of our patients have dental insurance benefits, and some do not. If you do have dental benefits, you are very fortunate. The following are some important things you should know.

Your dental insurance benefits are based upon a contract made between the employer and the insurance company. **If you have any questions in regard to your dental insurance benefits, please contact your employer or the insurance company directly.**

Dental insurance benefits differ greatly from medical benefits. There has been no significant increases in the dental yearly maximum cap in over 40 years! However, there have been significant increases in the premiums paid by you. Dental insurance plans will never pay for completion of your dental treatment, it is only meant as a means to assist you.

We currently accept all private care insurance plans. This means that we work with thousands of insurance companies. Although we maintain computerized histories of payment by a given company, they do change; therefore it is impossible to give you a guaranteed quote. 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 file a "pre-treatment authorization" with your insurance company prior to treatment. This does often 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 company as a courtesy. If insurance does not pay within 90 days, we reserve the right to request payment in full for services from you and let you be responsible for collecting the insurance funds that are due to you. This is rare, but it is important that you recognize the insurance policy is a legal contract between you and the 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.

We welcome you to our practice 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.