

Two Rivers Family Dental Financial Policy

Thank you for choosing our office for your dental needs. We realize that every person's financial situation is different. For this reason, we have worked hard to provide a variety of payment options to help you receive the dental care you need and deserve that allows you to enjoy a healthy, beautiful smile with respect to your budget. To prevent potential misunderstandings, we ask patients to accept and adhere to the following financial arrangements regarding their dental treatment.

Optional Payment Terms:

1. **Full Pay Cash Discount:** We offer a 5% accounting courtesy for all treatment that is paid in full (cash, check, debit card) at the time of service.
2. **Insurance Co-Payment** Estimated co-payments are due at the time of service.
3. **Auto Payment Credit Card Payment Option:** We allow (with a signed agreement form and established payment history with our office), a Credit Card Payment Option, which allows you to make three equal installments by credit card. One-third payment is due at the first appointment, one-third is due thirty days later, and the remaining one-third is due sixty days from the initial appointment. Our office personnel will charge these payments to your credit card on the due date.
4. **Term Loan:** By arrangement with Care Credit or Lending Point, we offer our patients, upon approval, an interest-free term loan (up to 12 months) with no down payment, no annual fee, and no prepayment penalty. Please ask for our administrative staff for more information.
5. **Major Service – Pre-payment Discount** We offer a 5% courtesy discount when major Crown, Bridge, Implant or Denture treatment is paid with cash, check, or debit card before the start of treatment.
6. **Major Service - Two Payment Option:** We offer a two-payment option for major Crown, Bridge, Implant or Denture treatment. We ask that you pay one-half of your fee prior to the first appointment and the second half prior to the final appointment.

Fees quoted will be honored for 6 months. Payments are expected at the time services are rendered. We accept cash, checks, debit cards, Mastercard, Visa, and Discover.

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 hours notice.

Signature: _____ Date: _____