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### **FINANCIAL POLICY**

We hope the following statement will explain our financial policy and will help prevent misunderstandings about financial matters. Orthodontic treatment is an excellent long-term investment so we believe that financial considerations should not be an obstacle to getting the treatment you desire.

#### **Treatment Fee**

Your total treatment fee is due at the start of treatment. However, on approved credit we offer interest free in-house (0%) financing to pay your treatment fee with a down payment followed by monthly payments. We also offer a 5% discount for full payment if paid prior to banding appointments when paid with cash or cashier's check (does not apply with any other discounts). We accept cash, checks, Visa and Master Card. The treatment fee includes office visits, appliances such as bands and brackets during active treatment and one set of retainers after active treatment. If additional retainers are needed due to loss or breakage there will be a charge. If treatment is prolonged due to non-cooperation or patient neglect with appliances and appointments, your treatment fee may be increased.

Your records fee is due at the record appointment and down payment is due at the start of the orthodontic treatment. Each month thereafter a monthly payment is due whether or not you have an appointment during that month. A coupon book will be provided for you to make your monthly payments.

We do not perform extractions, surgery, or general dentistry. If these services are needed your dentist or an oral surgeon will charge you a separate fee.

#### **Keeping Current**

If accounts become two months behind we will send a statement and there could be an added late fee. It is your responsibility to keep your account paid monthly.

#### **Insurance**

In the event that insurance coverage is changed, cancelled, or pays less than pre-determined, you are responsible for any outstanding balance the insurance has not paid. It is your responsibility to supply us with current insurance information.

#### **Credit Checks**

We reserve the right to contact the Credit Bureau for approval. We reserve the right to change the payment schedule according to your credit status, and to send delinquent accounts to a collection agency.

#### **Returned Checks**

There is a fee for all returned checks.