



FINANCIAL POLICY

I. Treatment Plan Estimate

Sargon Lazard, DDS Inc prepares a Treatment Plan Estimate so that patients can understand the estimated costs of their recommended

treatment prior to its start. The Treatment Plan Estimate is a good-faith attempt to predict the cost of your treatment based on the facts known to Sargon Dental when the estimate is made. As your treatment progresses, your dentist may determine in consultation with you that different or additional treatment is necessary, and your financial responsibility may change.

If you have dental insurance, it is important to understand that your actual insurance benefits may differ from the benefits estimated in your Treatment Plan Estimate. Your Treatment Plan Estimate of insurance benefits is based on information provided by your insurance company and by you. It is an estimate, and your insurance benefits may be higher or lower than estimated. In all cases, you are responsible for amounts not covered by your insurance, unless prohibited by law contractual agreement. In all cases we encourage all patients with insurance to refer to their member handbooks or to call their plan administrators with any questions and concerns relating to specific benefits.

II. Predetermination of Insurance Benefits

If you have insurance benefits, you may have the option to seek a Predetermination of Benefits before you proceed with any treatment.

Predetermination of Benefits is a process whereby your insurance company or plan administrator tells you in advance of treatment what procedures may be covered by your insurance plan, the amount the insurance company may pay toward those procedures, and the amount you may be required to pay. Requesting a Predetermination is like submitting a claim before the dental procedure or service has taken place. Because the Predetermination comes directly from your insurer or plan administrator, the risk of error as to your coverage is reduced. If your treatment includes extensive or complex services, such as bridges, crowns, dentures or periodontal work, a Predetermination may be particularly helpful to allow you to appropriately budget for the services or discuss any potential alternative treatment that may be available, if necessary.

The Predetermination of Benefits process gives you useful information about what services may be covered. However, your insurer will inform you that a Predetermination of Benefits is not a guarantee of coverage. A Predetermination sets forth your expected benefits based on the information available to the insurer at the time the Predetermination is prepared. The Predetermination may not consider, for example, a prior claim submitted by another dentist for services provided you, changes in your coverage that occur after the Predetermination is made but before the services actually are provided, or the insurance company's subsequent

opinion that a condition could have been treated by a less costly alternative to the service provided by your dentist.

The time it takes to receive a Predetermination from your insurance company or plan administrator can vary, from as few as two weeks to as many as eight weeks. The decision to seek a Predetermination of Benefits or to proceed with treatment immediately is your own unless your plan requires otherwise. Please inform Office Manager if you would like to request a Predetermination of Benefits from your insurer. Please note, that we do reimbursements. Payments will be "out of pocket". We will only submit claims on your behalf.

III. Payment Policy

In all cases, Sargon Lazarof, DDS INC. patients agree to the following payment policies:

- Payment in full of the estimated patient portion of the fees is due no later than when services are rendered.
- For comprehensive treatment plans requiring multiple office visits, Sargon Lazarof, DOS INC. requires a minimum deposit of 60% of the total estimate patient portion of the fees at the start of treatment.
- Patients may, at their discretion, elect to pay in full, in advance for comprehensive treatment plans.
- Credit Card nos. will be kept on file. We are authorized to charge the card in the event of an unpaid balance or any payment arrangement.

Accepted Forms of Payment

Sargon Lazarof, DDS Inc. accepts cash, personal checks, Visa, MasterCard, American Express, Care Credit, Lending

Club and Compassionate Finance

DELINQUENT PAYMENTS

It is our policy to charge finance fees at 1.5% for outstanding patient balances after the balance has been outstanding 30 days. In addition, all payments returned due to non-sufficient funds will be subject to a NSF fee of \$38.00

MISSED APPOINTMENTS

Unless cancelled at least 48 hours in advance, our policy is to charge for missed appointments at the rate of \$150.00.00 per each 30 minutes missed appointment time. Please help us service you better by keeping scheduled appointments

I have read and agree to the above-mentioned financial policy:

Name: _____

Signature: _____