

Stoneridge Dental Financial Policy

WELCOME! Our goal is to provide you and your family with optimal dental care. We want you to feel welcome and as comfortable as possible throughout your treatment. We encourage you to ask questions and to get involved in treatment decisions. This includes understanding your treatment plan as well as our financial policy.

Financial Agreement:

Patients are expected to pay for our services at the time they are rendered, unless prior arrangements have been made. Our patients who have dental insurance are expected to pay the amount of their estimated co-pay and deductible at the time of service. Payments may be made using cash, check, Visa, MasterCard, Discover or American Express. We also offer Care Credit and Unicorn, which are a financing option that is available only for healthcare expenses. We will mail monthly statements to all patients with an outstanding balance. Unpaid balances will be assessed a finance charge of 18% per annum after 60 days.

Insurance Information:

As a courtesy to our insured patients, we submit claims to your insurance company free of charge. Most dental insurance plans do not cover 100% of the cost of your treatment. If insurance has not paid within 45 days of treatment you will need to make full payment to this office and be reimbursed when your insurance company pays. Please keep in mind that the dental insurance contract is an agreement between the patient and the insurance company; therefore, the patient is responsible for the bill, regardless of the insurance coverage. After 45 days the patient is responsible to pursue payment from the insurance company. All current documentation will be provided by mail in order to assist your inquiries. The Human Resource department at the policyholder's company is a great resource.

If you are insured please:

Be familiar with the coverage and deductible on your insurance plan(s). To help you better understand your dental benefits, read your plan description and call your employer/personnel dept. or insurance company regarding any questions you may have. Bring your insurance card and/or insurance form with you on your first visit so we can help you understand your benefits.

Appointments:

We make every attempt to schedule your appointments at your convenience. When an appointment is booked, that time slot is set-aside **just for you**. Our cost of providing care increases greatly when people fail to keep scheduled appointments or cancel at the last minute. For this reason if you are unable to keep a scheduled appointment, **2-business days** notice is required or a fee may apply, which must be paid prior to your next appointment. If cancellations and no-shows become a habit we will assist you in finding another provider who can meet your dental needs. See our cancellation/no-show policy statement for more information.

If you have any questions or concerns regarding our financial policy, please feel free to discuss them with us at any time.

Nathan John Saydyk, DDS