

AUBURN CENTRE DENTAL

Auburn Centre, 570 University Avenue East, Suite 6, Waterloo, ON N2K 4P2 · (519) 884-8594

FINANCIAL POLICY

In order for us to meet the needs of our patients and to avoid some patients compensating the delinquency of others, we have set out the following financial policy.

Our office expects payment for services on the day they are rendered. We accept Cash, Debit/Interact, Visa, MasterCard, and American Express. Interest may be charged on overdue accounts at the rate of 1.5% per month.

Auburn Centre Dental offers financing through an independent company named Medicard. This payment option has the advantage of keeping the relationship between doctor and patient unencumbered by collection processes. During a dental emergency, we want you to feel free to contact our office immediately and not have to consider if your account is currently in arrears. It is suitable for both the patient and Dr. Bansal to have payment retrieved within a third party such as Medicard. Their acceptance rate is high, quickly obtained and is open ended (you can pay them off when you want). This is ideal for expensive treatment plans where insurance will pay you a large portion but you would otherwise have a large upfront cost while waiting.

It is not our office policy to accept personal cheques, current or post-dates as the office offers the Debit system. If exception to our policy occurs and a personal cheque is returned due to insufficient funds, we reserve the right to add a \$30 service charge to your existing account to cover any banking fees.

We are happy to provide electronic submission of any insurance claims which expedites your reimbursement from your insurance company. Since there are numerous companies and policies, we cannot predict what services will/will not be covered by your plan, or by how much. Your administrative/personnel department at your workplace should be able to supply you with such information pertaining to frequency of recall visits, percentages, annual maximums, anniversary dates, etc. We will, at no additional fee, do what we can to assist you in obtaining information regarding covered services with your insurance carrier.

We appreciate 48 hours notice if an appointment must be rescheduled. When a time has been set aside for you, no other patient has access to this time. We reserve the right to add a cancellation fee for missed appointments or appointments with insufficient notice (if original appointment length was an hour or less = \$30 / an hour or greater = \$60). We do realize unforeseen circumstances can occur and appreciate when notice is provided, however little.

When services involve multiple appointments and laboratory charges, we expect payment at the first appointment of the expected lab charge. During the subsequent appointment the true lab fee and Doctor's fee are added, less the estimated lab charge collected prior.

Larger treatments such as orthodontics, multiple unit implants, crowns, bridges, etc. will involve slightly altered payment agreements which will be explained to you prior to any appointment or anticipated treatment.

Date: _____

Patient signature: _____