At Eden Lakes Dental, we are committed to providing you with the highest quality dental care and ensuring a seamless financial experience. We believe that all patients deserve the best dental care we can provide and that we won't allow your insurance to dictate your dental care. We also believe that everyone benefits when specific financial arrangements are agreed upon.

It is the patient's responsibility to know, understand, and track their insurance benefits, deductibles, and maximums. Insurance coverage is subject to limitations, exclusions, waiting periods, frequency, age restrictions, deductibles and maximums which are your responsibility. Our team is here to assist you in understanding your coverage, but ultimately, it is your responsibility to manage your insurance benefits effectively.

## Payment on Day-of-Service

- Services rendered should be paid for in full on the day that services are rendered.
- This includes copayments, deductibles, and any outstanding balances from previous visits.
- We accept cash, check, major credit cards, and debit cards for your convenience.
- We partner with Sunbit as a third-party financing company as an alternative option. You may qualify for a no interest payment plan.

# **Out-of-Network Insurance**

- If we are not a contracted provider, we will still be able to see you and utilize your out of network benefits with no restrictions from insurance.
- If we are out of network with your insurance, we require full payment for all services on the day of completion.
- Insurance reimbursement will be processed directly to the patient.
- We will continue to file insurance claims on your behalf to ensure timely reimbursement. Please provide us with accurate and up-to-date insurance information to facilitate this process.

### **In-Network Insurance**

- Prior to your appointment, our team will estimate your insurance coverage based on the information provided by your insurance provider.
- We will calculate the **estimated** out-of-pocket costs for your treatment plan, taking into account deductibles, copayments, and any applicable coverage limits that we are able to determine.
- This is not a guarantee of what will be covered by your insurance company. Your insurance company and plan benefits will ultimately determine the amount paid.

- If your insurance company has not made payment within 60 days, you will be responsible for paying the full amount at that time. Our office will not enter into a dispute with your insurance company over any claim.

## **Secondary Insurance**

- We bill your secondary insurance as a courtesy but you are responsible for estimated out of pocket related to primary insurance.
- Reimbursement from secondary insurance will be promptly reimbursed to you once received.

## **Outstanding Balances**

- All accounts which have not paid the estimated portion of their bill at the time of service will incur a monthly 5% finance charge.
- There will be a returned check fee of \$30.

## **Third-Party Financing**

- We are pleased to announce our partnership with Sunbit, a third-party financing service.
- Sunbit offers flexible payment plans to assist patients in financing larger treatment plans.
- If you require extra time to finance your dental care, please inquire about Sunbit financing options with our front desk staff.

### **Missed Appointments/ Cancellations**

- We require at least a 24 hour notice for cancellations or for rescheduling your appointments.
- A \$50 charge may be assessed for three missed, short notice or canceled appointments at the discretion of our office.
- Multiple failed appointments may result in being dismissed from the dental practice.

We understand that navigating the financial aspects of dental care can be complex, and we are here to support you every step of the way. If you have any questions or concerns regarding our financial policy or payment options, please do not hesitate to contact our office. Your oral health and satisfaction are our top priorities.