

DAVID G. KARDYNAL, DDS

DENTAL INSURANCE AND FINANCIAL ARRANGEMENTS

Payment for services is due at the time services are rendered unless payment arrangements have been approved in advance by our staff.

If you have dental insurance we will work hard to help you receive your maximum allowable benefit. In order to achieve this goal we need you to take the necessary steps to understanding your insurance plan. There being so many different providers and plans, it is impossible for us to know all of our patients benefits. It is very important for you as a dental insurance policy holder, to be aware of the plan benefits, deductibles, and exclusions. Plan benefits can be obtained by calling your dental insurance company. We will gladly discuss your proposed treatment and answer any questions that you may have relating to your insurance. You however, must be aware that:

1. Your insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract.
2. Most insurance companies have a yearly deductible that is your responsibility to pay.
3. Most insurance companies only pay a percentage of the cost (such as 50% or 80%) and you will be responsible for the remainder.
4. Not all services are a covered benefit in all contracts. It is important for you to contact your insurance provider and ask if there are any clauses, or waiting periods.
5. As a courtesy to you, our office will submit claims to your insurance provider. If for any reason the claims go unpaid you will be responsible for all charges.

If you have any questions regarding this information, or any uncertainty regarding insurance coverage please don't hesitate to ask us, we are here to help you in any way we can.

I _____ AM FINANCIALLY RESPONSIBLE FOR ANY AND ALL CHARGES ON MY ACCOUNT.

I HAVE READ AND UNDERSTAND THE ABOVE INFORMATION.

SIGNATURE _____ DATE _____
