**Financial Polices/Insurance**

**Financial Polices**

We accept VISA, Mastercard, Discover, and American Express.



We are a fee-for-service office, so our patients pay upfront at the time of the visit, and then we submit the insurance claims for you. After we submit the claim, the insurance company will reimburse you directly for however much they cover on the treatment you’ve received.

**Insurance**

**We do accept all insurance plans as long as your specific plan allows you to visit an out-of-network provider.**

We are not in-network with any insurance companies, so you will want to make sure your plan, possibly a PPO plan, will let you go out of network and will pay out-of-network dental benefits.

As with many medical providers, our fees may exceed the amount insurance carriers will pay. Every dental insurance plan has different stipulations regarding access to care and payment for services rendered. Within the same insurance company, benefits may differ depending upon what type of contract employers negotiate with that carrier on an employee’s behalf.

A plan may include specific inclusions and exclusions that we will not know of in advance; therefore, it is important for the patient to understand his/her dental benefits. In the event that a patient’s insurance carrier pays under the estimated amount, the patient will be responsible for any remaining balance.

We ask that you realize we do not work for or with any insurance company. However, we do work 100% for our patients. Insurance can be a great benefit for many patients and we will do all we can to assist you in receiving all of your allotted dental benefits. The treatment recommended to you at our office, as well as the fees, are always based on individual needs, and not your insurance coverage.