

Financial Agreement for Joseph Caruso, DDS

This agreement is to inform you of your financial obligation to our practice. We are committed to providing you with the most comprehensive dental care using only the highest quality materials and technology available in the market today. We are also committed to providing you with up-to-date information and educational tools so that you may fully participate in maintaining optimum oral health. This financial agreement is intended to facilitate our ability to provide excellent service to you while minimizing our administrative costs.

All charges you incur are your responsibility regardless of your insurance coverage. We must emphasize that as your dental care provider, our relationship is with you, our patient, not with your insurance company. Your insurance policy is an agreement between you, your employer, and the insurance company. Our practice is not a party to that agreement. If the payment from your insurance company is not received within **60 days** from date of service, you will be expected to pay the balance in full.

As a courtesy to you we will help you process all your insurance claims. You may direct your insurance company to pay your benefits directly to our practice by signing the Assignment of Benefits Agreement. In order for our practice to file your insurance claim, you must bring a completed dental insurance form or proof of insurance at each appointment.

Your **estimated** co-payment for treatment, which is the amount not covered by your insurance, is due at the time treatment is provided. Your **estimated** co-payment may be adjusted after the time of treatment depending upon the final reconciliation of insurance payments. Our practice accepts cash, personal checks, American Express, Discover, MasterCard, Visa and Care Credit. Third party, extended payment financing is available upon request and approval. Co-payment is to be paid before additional treatment is scheduled.

Returned checks and balances older than **60 days** will be subject to collection fees and financial charges at the rate of **1.5%** per month and **18%** annually.

Additionally, our practice will charge you **\$35** for appointments that you do not keep and for appointments that you do not cancel with **24-hours'** notice.

Please do not hesitate to ask if you have any questions regarding this financial agreement. We are committed to providing you with the ultimate experience in dental care.

Print Name of Patient or Responsible Party

Signature of Patient or Responsible Party

Date