

## OUR FINANCIAL POLICY

### **We Try to Keep You Smiling, Even When You Pay**

Nobody likes to be surprised when it comes to costs. That's why we have established a policy of informing you of the costs associated with our services prior to starting the treatment. That way, you can make the decision that is best for you, and if necessary, discuss specific financial arrangements before we begin.

To make getting a beautiful smile as easy as possible, we offer several convenient payment methods from which to choose. These options are set out below.

### **Time and Method of Payment**

Unless specific prior arrangements have been made, full payment is due at the time of service. We gladly accept payment in Cash, Cheque, Debit (Interac), Visa, MasterCard, and American Express.

We are happy to process your insurance claims to maximize your benefits. We are very experienced with dental insurance, and can certainly help you interpret your coverage. There are hundreds of varieties of insurance plans offered by dozens of companies, so it is sometimes necessary for you to contact your insurance company directly about specific questions.

### **Financing**

As a service to our guests, we are pleased to offer Dental Card, the nation's leading dental and health care financing program. Upon request and approval, Dental Care offers a comprehensive range of plans with low minimum monthly payments that fit comfortably into every budget. They even offer interest free plans.

Application for financing can be done online at [www.dentalcard.ca](http://www.dentalcard.ca)

Or you can apply via telephone, call 1-888-689-9876 and follow the prompts

### **Insurance is a Reason to Smile, but Don't Let it Determine Your Health**

Some type of dental insurance covers many of our clients needs. These policies can vary widely in the amount and scope of coverage. Although most dental insurance plans do not cover procedures deemed purely cosmetic, in some cases, certain cosmetic procedures are also preventive and functional. These procedures may or not be covered by your insurance plan. To make the process as simple as possible for all of us, we have established the following policy.

Clients are expected to take full responsibility for the payment of our fees at the time treatment is rendered. We are connected to most insurance companies through a high-speed electronic connection, and submit you claim through our network. This allows you to receive your reimbursement as soon as possible, typically 5-7 business days.

At your request, we can also send off estimates to insurance to determine your coverage before we begin any treatment.

On occasion, your insurance company requires additional information to process an estimate or claim. This information can be in the form of additional x-rays, notes or letters of explanation. We do not charge a fee for supplying this additional information to your insurance company.

### **A Note About Our Fees**

Every year the Ontario Dental Association publishes a Suggested Fee Guide. Our office follows the fees and codes outlined in the current edition of the Fee Guide. Our office does not "over charge" above these fees. However, due to the nature of some complex cosmetic makeovers, our fees may exceed the Fee Guide. Any deviations from the Fee Guide will be discussed and disclosed before treatment begins. It is our goal to ensure there are never any financial surprises for you.

I, \_\_\_\_\_ (*print name*) have read and understand the financial policies and options at Smileworx Dental. I have been given an opportunity to ask questions, and they have been answered to my satisfaction. My signature below signifies my agreement and understanding of the above statements and policies. I authorize Smileworx Dental to perform diagnostic procedures as may be required to determine necessary treatment. I assume all responsibility for the fees associated with my dental treatment and/or dental diagnostic procedures.

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Patient's Signature

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Date (DD/MM/YY)