Dr. Douglas Geiger, DMD "Making Smiles Beautiful" Office Policy

Thank you for choosing Dr. Douglas Geiger for your dental care. As we anticipate a long-term relationship with our patients and their families, keeping current in communication and payment is important. It is our goal to offer the highest quality, yet affordable dental care to patients of all ages.

Below you will find detailed information on our practice's financial policy. It is important that you understand this information, and that you are comfortable with the payment arrangements you will be agreeing to. If you have any questions about the terms set forth in this document, please do not hesitate to contact us prior to your appointment. Doing so will ensure that we are able to use your entire appointment time to focus solely on providing you with exceptional dental care, and it also means that you have one less bill to keep up with.

If you have dental insurance

Your dental benefits are based upon a contract made between your employer and an insurance company. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office. If you have any questions regarding your dental benefits please contact your employer or insurance company directly. Dental benefit plans will never pay for completion of your dental care. They are only meant to assist you. It is your responsibility to know the terms of your own policy.

As a courtesy to all of our patients, we will file your dental insurance claims for you and accept assignment of payment to our office. This means that at the time of treatment, you will only be responsible for paying the estimated difference between our fee and your insurance company's maximum allowable fee for each procedure that was performed on you. If your insurance does not pay within 60 days, Dr. Douglas Geiger reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company.

We currently work with literally hundreds of insurance companies. Although we can maintain computerized histories of payment by a given company, they do change their allowable fees from time to time. Therefore, it is impossible to give you a guaranteed quote prior to, or at the time of service. We estimate your portion based on the most up-to-date information we have, but it is ONLY AN ESTIMATE.

Dr. Douglas Geiger requires payment in full for your portion at the time of service. We accept MasterCard, Visa, Discover, cash, and checks (with a valid drivers license). If you are in need of an extended finance option, we also work with CareCredit.

If you do not have dental insurance

We accept MasterCard, Visa, Discover, cash, and checks (with a valid drivers license). Dr. Douglas Geiger offers a 5% discount on all treatment for patients without dental insurance and senior citizens (65 and up); however, you must pay with Cash, Check, or Debit Card to receive this discount. Payment is due in full for all procedures performed at the time of service.

Payment Plans

We understand that some of our patients would like to receive the dental treatment they need, but may be unable to pay for it in full at the time of service. As such, we can offer the following payment plan solutions to you in lieu of your payment in full at the time of treatment. If you plan on utilizing one of these solutions, you must make arrangements with our office prior to your appointment.

Since it may be in you or a family member's best interest to receive dental treatment before you are prepared or able to pay the full fee at the time of service, we participate in a payment plan program with CareCredit. CareCredit offers monthly payment solutions for healthcare patients. You can register online at www.CareCredit.com. They will provide you with a credit card that you will use to pay for your treatment on the day of services. After using this card, you will be billed in monthly installments by CareCredit at the terms you agreed upon with them, for the treatment you received.

We also offer an in-house payment plan. Simply put, you may elect to pay monthly installments to Dr. Douglas Geiger by signing our Credit Card Agreement. You will have a down payment the day treatment is started and payments are to be taken out on the 29th(or next business day) of each month (no more than 4 payments). Once the credit card is denied 3 times, this financial responsibility will automatically be turned over to a collection agency.

Collections and Bounced Checks

Any balance not paid within the first four months may be turned over to the Collection Bureau and assessed a charge of 33% of the balance. Checks returned due to insufficient funds will be subjected to an additional fee of \$30. The amount of the returned check plus the \$30 fee must be paid in cash, or money order within 10 days of receipt of verbal notification from this office.

Cancellation Policy

Appointments are made in advance by reserving the appropriate time slots to accommodate you and your treatment to be performed. Our staff spends time meticulously preparing for each appointment by sterilizing, organizing and arranging the set up items prior to your arrival. This ensures that we are able to deliver the high standard of care and treatment that we pride ourselves on. Any services totaling \$500 or more will require a 10% down payment at the time of scheduling. Also, we require at least a 48 hours notice prior to canceling or rescheduling appointments. Patients who cancel or reschedule their appointment without this notice will not be penalized for the first late-cancellation or no-show. However, you will be assessed a \$25 cancellation fee if your treatment is one hour or less, appointments that are over one hour will be assessed a \$50 fee to offset the lost production time and estimated amount of time and

effort the staff has already spent preparing for the appointment upon subsequent latecancellations or no-shows.

Again, thank you for choosing Dr. Douglas Geiger for your dental health needs. We look forward to caring for you and your family for many years to come.

By signing below, you indicate that you agree to pay for your treatment and/or treatment for any children or other parties you are responsible for at the time of service, and will adhere to Dr. Douglas Geiger's Financial Policy, as set forth above.

Patient Name (PRINT):	
Patient/Guardian Signature:	Date: