

Dr. Thomas F. Brown, D.D.S.  
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### **FINANCIAL POLICY FOR OUR PATIENTS**

The dental practice of Dr. Brown offers several financial options.

**INSURANCE:** Our staff works with your insurance to maximize benefits available to you. Most dental insurance plans do **not** cover 100% of your cost of treatment. Because of this, you are asked to pay your deductible and your co-payment for incurred charges on, or before, the day service is rendered. We will “**estimate**” your insurance coverage as closely as possible, but there is never a guarantee of any estimated coverage.

Because your insurance policy is an agreement between you and your insurance company, the ultimate responsibility for all charges lies with you. If after 60 days your insurance company has not paid on your claim, you will be responsible for your total balance. We will provide you all the necessary documentation needed to take up the matter directly with your insurance carrier.

### **PAYMENT OPTIONS:**

1. We offer **a 5% pre-payment courtesy for all treatment paid in full and in advance of treatment.**
2. **Credit Card.** Our office accepts VISA, Mastercard, Discover, American Express.
3. **Outside Financing.** We are partnered with Care Credit which is a revolving line of credit for dental and medical needs. The website is [www.carecredit.com](http://www.carecredit.com) or you can call 800-365-8295 and pre-qualify in 5 minutes with options of 0% interest for up to 12 months! In addition, Care Credit offers extended payment plans up to 60 months with interest. Your payments are set up directly with Care Credit but Dr. Brown covers your finance processing fee charge.
4. **Senior Citizen Discount.** As a courtesy to our patients 65 years or older, we gladly discount your fee by a full 10% if ***pre-paid*** at least two working business days prior to your appointment.

**\*\*Please contact our billing office if you are unable to work with any of our payment options. Thank You!**