



## FINANCIAL POLICY NOTICE AND DISCLAIMER

At Hudec Dental, we are committed to providing all our patients with the best possible care and service. It's important to us that you have a clear understanding of our financial policies. If you have any questions, please ask any staff member for clarification. Thank you for choosing Hudec Dental.

### Personal Payments

Patients are responsible for their charges at the time the service is provided. We accept major credit/debit cards (Visa, Master Card, Discover, Amex) and checks with personal identification.

### Patients with Insurance Coverage

Please understand that your insurance coverage is based on a contract between you and your insurance company. The ultimate responsibility for payment always rests with the patient. As a courtesy, we will bill your insurance company for its share of the charges you incur **if current and correct information is provided**. Your share of the bill (your co-pay) is due at the time of service. Please be aware that any bill we send to your insurance company is an estimate only. **You are ultimately responsible for any portion of your bill not covered by your insurance.** In the event that your insurance company determines that any service you received is "not covered", you are responsible for the **complete fee**. If your insurance company denies, makes less than full payment, or takes more than 45 days to remit payment, you are responsible for the entire balance.

### Financing Options

We are happy to offer our patients, upon application approval, a monthly payment plan through **Care Credit**. There are several interest-free payment plans to choose from and some extended payment plans with small interest rates offered as well. Please feel free to request more information about this option.

### Minor Patients and Legal Settlements

Hudec Dental is not party to any legal settlement resulting from a divorce or child support arrangement. Adult patients are responsible for payment at the time service is provided. Responsibility for minors rests with the adult accompanying the patient at the time treatment is provided. Payment for services rendered to a minor is the responsibility of the adult accompanying the patient. A parent or legal guardian should be present to sign a treatment consent form for all patients under the age of 18.

### Additional Information

There will be an additional charge of \$30 for each invalid or NSF check. Any NSF account remaining unpaid after 10 days will be turned over to collections. Any account remaining unpaid after 30 days may be charged interest at a rate not to exceed that allowed by the state of Ohio. Any account remaining unpaid for over 60 days for which a payment plan has not been arranged or for which scheduled payments are delinquent may be turned over to a collection agency. If an account has been turned over to a collection agency, the patient is responsible for any additional fees incurred in the collection process. In the event a refund is due, payment will be given within 2 weeks after the amount is verified by Hudec Dental. Payment will be rendered in the form in which it was originally submitted (if received in cash, then payment will be rendered in the form of a check). There will be a 5% processing fee deducted for refund requests to issue a check refund for payments initially made with a credit card. Unopened products can be returned in their original packaging within 15 days for a full refund.

### CANCELLATION POLICY

We know how valuable your time is and will do our very best to see you at the time of your scheduled appointment. However, if you fail to show up, we could have been providing service to another, equaling deserving patient. **We reserve the right to reschedule your appointment or decrease designated appointment time if you arrive late. A \$50.00 "Failed Appointment" fee may be charged if our office is not informed with advance notice of 48 hours or more. If you miss more than 2 appointments without prior notice, we may regrettably have to refer you to another dental practice for your oral care.** Any courtesy discounts are subject to cancellation if you do not comply with Hudec Dental's cancellation policy.