

## **Financial Policy For North York Family Dental**

1. For insurance patients, all co-pays are due at time of the visit. If you have a deductible, please let us know since that will be due at the first dental visit of the year depending on your insurance. The usual co-pay is 20% of restorative and 50% of major work, which can be divided into a number of appointments.
2. For patients without insurance, please discuss options with the front desk prior to all major dental work. Ask for written prices and payment breakdowns to avoid any conflicts.
3. **ALL APPOINTMENTS WITHOUT 24 HOUR NOTICE WILL BE CHARGED A \$58.00 FEE**, unless cleared with Dr. Paluch. Insurance will **NOT** pay for this and you will not be rescheduled until this is **PAID**.
4. Three or more missed appointments may result in dismissal from the practice. This is a judgment decision made by Dr. Paluch. Your records will be transferred by email to your next dentist once your account has reached a \$0 balance.
5. All outstanding balances more than 90 days will be taken to small claims court if our office is not contacted to resolve this balance. Consequently, this will carry a bad credit rating and increase charges due to collections fees and legal costs.
6. We accept CASH, VISA, MASTERCARD, DISCOVER and PERSONAL CHECKS (all returned checks will be charged a \$30 service fee) as payment.
7. Because dentistry prices have risen, some local dentists are dropping some of the insurances listed below. We are trying to decrease our internal overhead and not raise prices or drop any of the insurances listed. Therefore, we are going to have to be strict on payments and missed appointments so we can avoid any increases. Our goal is to provide you with the highest quality of dentistry available at reasonable fees.
8. The insurance's that we are participating with are: Delta Dental, Met-Life, UPMC Hospital insurance and United Concordia (Blue Cross/Blue Shield). We will still submit to all other insurance companies even if we are out of network.

If you have any questions or comments, please let us know so we can better serve you.