

Financial Policy For North York Family Dental

1. For insurance patients, all co-pays are due at the time of visit. If you have a deductible, please let us know since that will be due the 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 visits.
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 \$47.00 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 judgement decision made by Dr. Paluch. Your records will be transferred by mail 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 as payment. We also offer payment plans through CARE CREDIT.
7. Because dentistry prices have risen, some local dentists are dropping some of the insurance's listed below. We are trying to decrease our internal overhead and not raise prices of 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: Aetna-US Healthcare, Delta Dental, Guardian, Met-Life, and United Concordia (Blue Cross/Blue Shield). We will submit to all other insurance companies.
9. **If you have any questions or comments, please let us know so we can better serve you.**