

Financial Guidelines

Payment arrangements

Arrangement request **Must** be made prior to treatment with the Office Manager and or/ The Treatment Coordinator.

- Credit card payments may be set up for automatic monthly payments on the 1st or 15th of each month.
- An 8% courtesy will be given when the fee is paid in full a minimum of 72 hours prior to beginning treatment for treatment totaling \$500 or more. **(Does not include payments with Care Credit)**
- A 5% courtesy will be given to senior citizens, 65 and older, **OR** when the fee is paid in full on the day treatment begins for treatment totaling \$300 or more. **(Does not include payments with Care Credit)**
- A 5% immediate payment courtesy will be given when treatment is paid in full on the day treatment begins for treatment totaling \$300 or more, not to be combined with senior citizens discount.

The balance is due upon receipt of our statement. After **60 days** a monthly interest charge of 1.5% per month will be added to your account.

Charges accepted: MasterCard, Visa, and Discover.

For our patients without Dental insurance:

Payment is due in full at time of treatment, unless prior financial arrangements are made with our Office Manager and/ or Treatment Coordinator.

To fit your individual needs, we are glad to offer interest free payment options.

- 90 days in office financing
- 6, 12 or 18 month same as cash financing through or third party finance company, Care Credit. <http://www.carecredit.com/>
- For treatment over \$300.00, we offer a 5% cash/check discount for payment in full at time of treatment.
- Dr Kristoff offers a 5% Senior discount for those age 65 and older

For our patients with Dental insurance:

As a courtesy, we file insurance claims electronically and will follow-up on any rejected or unpaid claims. *Kristoff & Associates Family Dentistry does not have a contract with your insurance carrier, therefore, any disputes in coverage or benefits are to be handled by you or your employer.* Any dental services that are not paid by your insurance company will be your full responsibility.

****Pre-estimates will be filed upon your request.** If your insurance company does not honor the pre-estimate, we are not held responsible.

- On the first visit of the year all applicable deductibles will be due.
- Dr Kristoff & Associates offer 5% Senior discount age 65 and older.
- For treatment over \$300.00, we offer a 5% cash/check discount for payment in full at time of treatment. (We file your dental claim to be reimbursed to you.)

Any insurance pending after 90 days will be the patients' responsibility.