

DR. MARK FREEMAN & ASSOCIATES
3290 Church Road Henrico, VA 23233
804.270.3080

FINANCIAL POLICY

The office of Dr. Mark Freeman and Associates strives to offer convenient payment options while maintaining the high standard of comprehensive dental care that our patients deserve. Our mission is to help you afford your dental needs and achieve your cosmetic goals. At the onset of *major* treatment, we will provide you with an *estimate* of your total costs. If insured, please understand that this *estimate* is based solely on information provided by *your* insurance carrier. Should the need for additional treatment arise, be aware that your fees will change accordingly.

As a courtesy, we are happy to bill your dental plan for services, but please remember that dental plans are *not* designed to cover your entire dental costs. Most contracts have limits and various amounts of co-payments. The amount your dental insurance contributes toward your care is based on the plan selected and purchased by you or your employer. Our goal is to help you maximize the dental benefits you have selected. Please remember, your insurance carrier will hold you responsible to the agreed limitations of your plan. All copayments are due at the time of service unless other payment options have been prior agreed upon by our financial coordinator.

In an effort to control rising cost, we are pleased to offer you the following financial options:

- For insured patients, we will be happy to bill your insurance for you; however, your co-payment is due at the time of treatment. Cash, checks, debit, or credit card are accepted. For your convenience, we accept MasterCard, Visa, American Express and Discover.
- We accept and file all major PPO insurance carriers. We are participating providers for Anthem PPO, Delta Dental PPO, Cigna PPO and Aetna Dental PPO insurances.
- For uninsured patients, all fees are due at the time of treatment. We accept cash, check, debit, or credit card. For your convenience, MasterCard, Visa, American Express and Discover are accepted.
- For fees exceeding \$500.00, additional financial options may be available through our financial coordinator.
- For patients who are established with the practice and have a proven credit history with us, payment can be made in installments for total treatment plans greater than \$500.00. You can begin your treatment with an initial payment of thirty percent (30%). The remaining balance may be divided into *three monthly installments* using your credit card.
- For those who need extended payment arrangements, we offer CareCredit, a dental financing company that offers interest-free loans for up to twelve months on approval of credit.

Thank you for allowing us to provide your dental care. We look forward to helping you with dental needs and maintaining your beautiful smile.

www.RichmondDentalGroup.com