



Financial Policy

Thank you for choosing River Valley Dental Care. Our primary mission is to deliver the best and most comprehensive dental care available. An important part of the mission is making the cost of optimal care as easy and manageable for our patients as possible by offering several payment options.

Payment Options:

You can choose from:

- Cash, Check, Visa, Mastercard, American Express or Discover Card

We offer a 5% courtesy accounting adjustment (8% for patients aged 55+) to patients who pay for their treatment with cash or check prior to completion of care.

- NO INTEREST¹ Payment Plans² from CareCredit

- Allow you to pay over time with NO INTEREST¹
- Convenient, low monthly payment plans² also available
- No annual fees or pre-payment penalties

Please note: *River Valley Dental Care requires full payment at the time of service unless arrangements are made prior to receiving treatment.*

We do accept payment in thirds for treatments under \$500.00, the first 1/3 of the balance due at the time of service. For plans requiring multiple appointments, alternative payment arrangements may be provided. **Arrangements must be made & approved BEFORE treatment begins.**

If you enter into a payment agreement directly with us, the following will apply:

*Finance charge of **18% APR** will be applicable to all aged balances over 30 days.

*Late payment charge of **\$25** will be applied to your account if you do not make your scheduled monthly payment within 10 days of the due date.

*** If you default under any terms of your payment agreement with us, your account may be placed with a collection agency and a 30% surcharge of the balance added to your account. Furthermore, in house financing requires a full application and approval PRIOR to the start of treatment.**

Insurance Benefits

If you have dental insurance we are happy to work with your carrier to maximize your benefit and directly bill them for reimbursement for your treatment.³

We accept many different insurance companies; however, we may or may not be contracted with them. It is your responsibility to know beforehand if we are a contracted provider with your insurance carrier.

We estimate your co-pay and co-insurance to the best of our ability but your portion can change depending on insurance payment and any other unknown circumstances. You are still responsible for any charges not covered by your insurance regardless of our estimated amount quoted to you at the time of treatment.

Miscellaneous Fees

A fee of \$35.00 is charged for patients who miss or cancel more than 2 times in a calendar year without 24-hour notice.

River Valley Dental Care charges \$25 for returned checks.

If you have any questions, please do not hesitate to ask. We are here to help you get the dentistry you want or need.

Patient, Parent or Guardian Signature

Date

Patient Name (Please Print)

¹If paid within the promotional period. Otherwise, interest assessed from purchase date. Minimum monthly payment required.

²Subject to credit approval

³However, if we do not receive payment from your insurance carrier within 90 days, you will be responsible for payment of your treatment fees and collection of your benefits directly from your insurance carrier.