



Naperville Family Dental Care  
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## **Financial Policy**

### **❖ Appointments**

Every effort is made to keep on schedule so we respectfully ask patients to be prompt and keep their appointment. We try to remind patients by telephone prior to their appointment, but please do not depend on this courtesy. If we are unable to reach you, your appointment card will serve as the confirmation of your appointment and implies your obligation to be present. That time has been reserved especially for you. This means no other patient has been scheduled for that particular time slot, and that anyone else wishing to schedule for that time has had to be given a different time for their appointment. We reserve the right to charge for office visits cancelled or broken without 48 business hours advance notice. Exceptions to this policy can be determined only on an individual basis according to the circumstances. The broken appointment charge will depend on the procedure and time reserved.

In order to ensure that we keep to our schedule, and yours, as much as possible and to minimize patient waiting time, it is necessary to schedule certain procedures for specific times during the day. This allows us to provide you with the excellence in care that you expect and deserve. We know that your time is valuable and that none of our patients want to spend any longer in the dentist's office than they have to. Scheduling specified procedures for specific time slots allows us to be more efficient with your treatment and actually minimizes the time you have to spend at our office.

### **❖ Payment methods**

1. Pay in full in advance. Since it requires less administration on our part, should you choose this option we will extend 5% courtesy on the amount you pay in advance. In the case where you do have insurance coverage, we will file insurance for the portions of the fee that we estimate they will cover, and you will pay the estimated balance due in advance.
2. Pay 25% advance deposit for procedures requiring more than 60 minutes. Then pay the balance remaining when you arrive for the procedures, before going back for your treatment.
  - Financing. There are several companies we work with who provide bank financing to patients specifically for their dental treatment. This allows you to spread out the cost of your treatment over time, with no or low interest charges, depending on which option you choose. This also alleviates the need to collect at each appointment, allowing you to proceed with your treatment in a timely manner while making low monthly payments.
    - A. Care Credit –Up to 12 months interest free. Extended plans available up to 60 months(percentage determined based on credit score).
    - B. Capital One-Up to 12 months interest free. Extended plans available up to 60 months(percentage determined based on credit score).

## ❖ **Dental Insurance**

Many of our valued patients have the privilege of having dental insurance. Your dental plan is a form of compensation your employer provides, a coupon to be put toward offsetting the fees for the care you need. You may expect the carrier (insurance company) to reimburse you for a portion of our fee. That portion is determined by the contract between your employer and the insurance company. The higher the premium paid by your company, the more generous the reimbursement. Your dental insurance policy is an agreement between you and your insurance company. We are only a third party to this contract.

- b. **OUR OFFICE:** With most insurance plans we do accept ASSIGNMENT of BENEFIT (where you authorize your insurance company to reimburse our office directly) unless otherwise restricted by your individual plan (some Delta plans or HMO's) As a courtesy, our office will assist you in preparing and submitting the necessary forms for these benefits. We make every effort to work with you to receive the CARE that you deserve and also with your insurance company so you would receive the maximum reimbursement to which you are entitled.
- c. **INSURANCE COMPANIES:** Please remember **no** insurance company attempts to cover all dental costs. Some pay fixed allowances, many pay a percentage of the charge, and others downgrade to a more "cost effective" fee for their company. Ultimately, the insurance company determines how much they pay when they receive a claim.
- d. **YOU:** It is your responsibility to be completely familiar with your insurance plan benefits, limitations, maximums, deductibles and provisions. You are to pay the deductible amounts, estimated portions, and balances not paid by your insurance company *regardless of our best faith estimate.*

## ❖ **Transfers**

For any patients moving that wish to transfer their files, there is a \$10 fee in which to copy your recent x-rays and your records per patient. There is a \$25 dollar fee for a family of 3 or more.

I have read and I understand the above Patient Appointment & Payment Policies and I have been provided with the answers to any questions I have at this time.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_