



GALLANT DENTAL CARE

33 Clinton Rd. Suite 106 ~ West Caldwell, NJ 07006
Phone: 973.227.9211 ~ Fax: 973.227.9338

Statement of Financial Policy

Payment is expected and due at the conclusion of each office visit.

As a courtesy and service we will submit your insurance claims for you if you provide a fully and properly completed and signed claim form. However, the responsibility for full payment of your account rests with you regardless of your insurance status.

There is a charge of 1.5% added **each month** to accounts unpaid after 30 days. *After 30 days, collection action will be taken on all delinquent accounts.*

There is a penalty fee added to your account equal to 35% of the unpaid balance at the start of collection and /or litigation proceedings, payable to Gallant Dental Care.

If you are interested in obtaining credit for your dental treatment, please speak to us about obtaining and completing a credit application. Credit for dental care is a convenient and cost effective way of having the treatment you require while being able to pay for it over an extended time. We will be happy to assist you in obtaining such credit.

I have read and accept the above statement of financial policy.

Name (please print) _____ Date _____

Signature _____

Facts about dental insurance

Dental insurance is meant to offset the cost of dental care. Dental insurance does not pay the entire cost of needed care in the great majority of cases. Many plans tell you that they cover "up to 80% -100%". In reality, our experience with dental insurance is that most plans cover only 15% - 50% of the average fee. **The amount that your plan pays is determined by how much your employer pays for the plan. The less paid for the plan the less coverage you will receive.**

Insurance companies will sometimes tell their policyholders that a dentist's fees are "above the usual and customary" rather than saying that the benefits are low. Many **routine** dental services are not covered at all by dental insurance. The insurance company is interested in one thing - collecting premiums while minimizing the payment of benefits. The responsibility for diagnosis and treatment of oral and dental health problems is not the concern of insurance companies.

As your dental health care provider, it is our responsibility to provide diagnosis and treatment. That is our first priority. Your diagnosis and treatment will be provided according to your needs, not according to the policy of an insurance company.

If you have questions regarding the details of your insurance plan you should contact your employer regarding the dental plan that they are providing to you.