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# CABLE CAR DENTAL

## OFFICE FINANCIAL POLICY

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Dr. Ostrovsky and her staff are here to make your experience at Cable Car Dental a happy and satisfying one. The mission of our dental practice is to provide the highest quality, personalized, gentle care, while using state of the art technology and the most modern methods of dentistry. Our focus is on our patients!

Please familiarize yourself with our office financial and cancellation policies:

**Payment for patients without dental insurance:**

Payment is due in full on the day services are performed. We accept cash, California state checks, Visa, MasterCard, Discover and American Express.

**Payment for patients with dental insurance:**

Your co-payment is due in full on the day services are performed. As a courtesy to you, we will bill your insurance company for their estimated portions of your balance. It is important for you to understand your dental insurance coverage and limitations. Because *we are a dental provider* (and not the insured party) we only have access to limited information from your insurance company regarding your coverage. *As a result, although we strive to anticipate the amount of coverage your insurance will provide, it is only an estimate.*

Our front office works very hard to accurately estimate your co-payments at the time of service. However insurance companies will not guarantee any payment until receipt of a claim, so please be advised that you will be responsible for any outstanding balance after receipt of payment from your insurance company. If you have any questions about this, please don't hesitate to talk to us.

Please note that due to the amount of time and effort cosmetic procedures take (e.g. bonding, veneers, full mouth rehabilitation), payment is due in full when services are rendered. We will promptly issue a refund to you after your insurance pays for the treatment rendered.

**Cancellation policy:**

Your appointment time has been reserved especially for you. We generally see only one patient – you! - during your scheduled time (with the exception of emergencies). Therefore if you ever need to change and/or cancel your appointment, we require **48 hours notice** so that we can fill your time slot. **Please note we do not accept cancellations over email.**

Without a 48 hour notice, a broken appointment fee ranging from \$50-\$200, based on the amount of time reserved, will be charged.

There is a \$50 charge for all returned checks.

**Payment Plans:**

We offer convenient low monthly payments for treatment over \$300 through **Care Credit**, if approved. You can be approved in as little as five minutes, via internet or phone. Please ask for an application and/or assistance if interested.

**I have read and understand Cable Car Dental financial policy as stated above:**

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name (please print) \_\_\_\_\_