



Financial Policy

At Mondale Dental we want our patients to receive the most up to date and comprehensive care available. We offer a variety of payment options to help you achieve your oral health goals. **Full payment is due at time of service unless another financial arrangement has been made.**

We accept cash, check, debit cards and major credit cards.



5% discount applied for all services paid in full in advance or at the time of service with no other outstanding balances.

10% Senior discount, 65 and older, for all services paid in full in advance or at the time of service with no other outstanding balances.

**this offer is on a trial basis and is subject to change*

Insured Patients

We are happy to file your benefits claims as a convenience to you, and are available to help with any questions that may arise during the claims process.

Most dental insurances do not cover 100% of the cost of treatment. Because of this, we will ask you to pay your deductible and your portion of your charges on the day the treatment is provided. We will estimate as closely as possible your coverage, but until we actually receive the payment from the insurance company, it is just an estimate. Any further amount due after payment from your dental benefits is due within 30 days of notice. Balances over 90 days are subject to a 1.5% monthly interest charge (18% Annual Percentage Rate.)

Any credit balance remaining on your account will be reimbursed within ten working days of payment from your benefits company. In the event your insurance company denies coverage you will be responsible for all charges incurred in your care. In some instances insurance companies require assignment of benefits to go to the patient (i.e. they send you the payment for services we provided you). In these situations, payment is due in full at the time of service. **Dental benefit plans are quite confusing and can make determining out of pocket expenses rather challenging. Prior estimates (formerly termed pre-authorization) sent to insurance companies can sometimes provide clarification, but this process delays treatment and does not always guaranty that the service will be covered.**

We will always do our best to provide you an estimate as close as possible to your actual out of pocket expenses.

This financial policy is subject to change, the most recent policy is posted on our website:
www.mondaledental.com/patient-forms.html



HSA If you have a health savings account be sure to let us know, so we can provide you with the detailed receipts your account administrator will require. If you were issued a HSA card be sure to bring it to your appointments. There are big differences between companies on which procedures are billable to HSA's. If you are uncertain if a specific service will be covered it is usually best to clarify this with your administrator.



Financing through Care Credit.

Fast application process allows you the convenience of **Interest free** monthly payments over short terms or low interest over extended terms.

In-Office Financing Options All in-office financial agreements are subject to a 1.5% interest charge (18% annual) begin 30 days after the first billing cycle. **Interest free if paid in 3 months.** All interest charges will be refunded if account paid in full within 90 days of first bill.

In-Office Savings Plan A pre-treatment payment plan is set up in advance of the dentistry. Once the fee is "banked", dentistry is Completed. Pre-payment discounts will be honored with in-office savings plan.

Automatic monthly Payments. Set up scheduled account withdrawals or credit card payments. We will ask for a 50% down payment at the time of service (20% for emergency treatment). There will be a \$20 per incident fee, if scheduled payment not received (keep us updated on changes to your card or bank account).

Missed or broken appointment fee

A \$40 charge will be applied to your account for appointments missed or broken without a 48 hour notice.

Bad check or overdraft fee is \$20

Unpaid balances over 90 days old without payment arrangements will be turned over to an attorney for collection efforts. All fees associated with the collection effort (up to 50% of unpaid balance) will be applied to the balance due. **Please help us avoid sending accounts to collections. If you are having trouble paying your bill, give our office manager a call to discuss payment arrangements.**

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