



Financial Policy

Thank you for choosing Dr. Benedict's dental office. 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

- **Cash or Check**
We offer a 5% courtesy credit to patients who pay for their patient portion in full at the time of the services using either cash or check method of payment.
- **Visa, Mastercard, American Express or Discover Card**
5% discount does NOT apply to credit card payments or debit card payments due to merchant processing fees.
- **Senior Discount**
In lieu of a 5% credit for cash or check, our senior patients age 65+ will be offered a 10% discount, regardless of form of payment, on their patient portion of the bill.
- **Care Credit Financing**
An outside finance company that offers interest-free extended payment plans. Application and credit approval is necessary. We can help with the process.

Dr. Benedict's office requires payment at the time services are rendered

However, for those charges exceeding \$1,000 we can offer a 3-month payment plan schedule. Any balance remaining after 90 days will be subject to a finance charge of 1.5%.

For our patients with dental insurance we are happy to work with your carrier to maximize your benefit as a courtesy to you. However, any and all charges incurred are the responsibility of the patient and or the responsible party on the account regardless of insurance coverage. Dental insurance is a contract between the subscriber of the policy, the purchaser of the policy (usually an employer) and the insurance company. Our office is simply a provider of service. It is in your best interest to become very familiar with your insurance plan as they are all different.

Dr. Benedict's office charges \$25.00 for bank returned checks.

To cancel or change an appointment, we require 48 hour notice to avoid a fee of \$85.00 per hour of missed appointment time. Voicemail messages left for our office after hours will be considered as notice given on the next business day.

If you have any questions please ask. We are always happy to help.