

Insurance & Financial Policies
Dr. Mark White-Valley Dental Associates

Insurance:

Our office is NOT CONTRACTED WITH ANY INSURANCE PLANS OR COMPANIES. We are considered an OUT OF NETWORK PROVIDER. All payments are due at the time of service even if you have an insurance plan (unless discussed with Dr. White or Kelly-Office Manager). We will gladly bill your PPO dental plan as a courtesy and maximize the payments as much as possible. We will have insurance reimbursements be directly sent to you. If we do receive the insurance reimbursement, we will credit your account immediately. If your insurance company doesn't pay your claim within 90 days the balance will automatically billed to you. You may leave the credit on your account, or we can issue you a check. We do not accept any state, discount or HMO plans. Since we are a 3rd party to you and your insurance plan, this keeps us out of the middle. Thank you for your cooperation and understanding.

Payment Options:

Cash-preferred	Check-preferred
Debit Cards	All major credit cards
Care Credit	HSA Cards

Courtesies:

- ✓ 10% senior courtesy
- ✓ 10% family courtesy (all family members must be active patients)
- ✓ 15% law enforcement/firefighter/first responder/nurse/teacher/military
- ✓ 5% cash/check courtesy

*Courtesies cannot be stacked.

**All payments are due before or at time of service.

***We do not offer in office financing.

****NO courtesies apply if using Care Credit

If your account goes to collections, there will be a fee applied to your account, 35% of your balance will be the fee applied.

I have read, understand, and will comply with the above policies.

Name: _____ Signature: _____

Date: _____