**FINANCIAL POLICY AGREEMENT**

Thank you for choosing Winning Smiles Pediatric Dental Care (Winning Smiles) for your child’s dental needs. Because we are committed to their oral health and successful dental treatment, we have several payment options available to you. Please understand that *payment of your bill is considered a part of your child’s treatment.* Please familiarize yourself with the information below.

**Payment in Full:** At each appointment, we require payment in full for treatment rendered that day. For your convenience, this can be made in the form of insurance, check, or credit card. We do not accept cash.

**Responsible Party:** The parent or legal guardian accompanying the child on appointment day is legally responsible for full payment of charges on treatment rendered that day.

**Insurance**: Winning Smiles is an in network provider with select dental insurance companies and programs. We accept most other dental insurances on an out of network basis. Dental insurance is an agreement between you and the company, and it is typically purchased by an individual or provided by you or a spouse’s employer. Questions regarding coverage amounts/percentages/allowances should therefore be directed to your employer, purchaser of the plan and/or the dental insurance company. We have no influence over what is or is not a covered service and at what amount services are covered.

Prior to an appointment, we will do our best to *estimate* out of pocket expenses associated with that day’s intended dental treatment and based on information provided to us by your dental insurance company. Please be aware that this is only an estimate, and fees may change based on actual treatment rendered and the insurance company’s determination of covered services. You may occasionally receive a statement via mail or email if predicted covered services are determined as non-covered or covered at a lower amount by the insurance company after claims are submitted.

If you are visiting Winning Smiles on an out of network basis, please be aware that our office’s full fees will be charged and collected at each appointment based on treatment rendered that day. As a courtesy to you, we will submit a claim on your behalf, and you will be reimbursed directly by your insurance company.

**Late fees**: Accounts that are not paid in full within 60 days of dental services will be charged a late (service) fee of 1.5% every month thereafter. Accounts not paid in full within 90 days of service will be turned over to a collection agency.

My signature below indicates that I have had a chance to review, ask questions about and agree to Winning Smiles Pediatric Dental Care’s financial policy. A copy will be provided upon request.

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Patient name Date

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Parent/Legal Guardian Signature Relationship to Patient