Herawati T. Kandou, D.D.S. Claudia L. Kandou. D.M.D. Victor C. Wang, D.M.D 163 Washington Valley Road, Suite 106 Warren, NJ 07083 (732) 560-5988

Thank you for choosing our practice for your dental care. Our office will submit applicable claims to certain insurance companies for services rendered. For anticipated <u>partial</u> insurance coverage, we will provide the patient with a treatment plan stating recommended procedures and <u>estimate</u> your expected insurance benefits and your copayments. Please note, that insurance is a contract between you and your insurance company. Although we may estimate what your insurance benefit may pay, it is the insurance company that makes the final determination of benefits. If you have any questions regarding details and/or restrictions of your plan, you should contact your insurance carrier.

## FINANCIAL POLICY

- \* Payments (estimated co-payments) are due at the time of service for each procedure.
- \* A \$10.00 minimum on all credit card transactions please.
- \* Balance Statements:

If a claim is submitted on your behalf, you will be balanced-billed for:

- ► All non-covered services;
- ► Resulting balances/co-payments from primary and/or secondary insurance coverage
- **▶** Deductibles
- \* Payments:

The balance is due within 30 days from the date the statement is issued.

\* Re-Billing Fee:

A re-billing charge of \$5.00 will be imposed on each account that is over 30 days past-due.

- \* Returned checks: The current fee of \$30.00 will be imposed for any checks returned by the bank.
- \* Past Due Accounts:

The patient and/or responsible party will be responsible for payment of all collection costs which are incurred; in addition to all legal fees and court costs which we may incur.

\* Transferring of Records:

In addition to signing a medical/dental information waiver authorization, a fee (\$30) may be assessed for duplicating radiographs.

\* Missed/Broken Appointment Fee:

We require a 24 hour advanced cancellation/reschedule notice so that we may kindly offer your appointment to another patient.

Failure to arrive or cancel with less than 24 hours notice may result in a charge of \$50.00 per appointment.

Patient's Name:	X Responsible Party <i>signature</i>
Responsible Party:	Date:

The above signed has agreed to all of the terms and conditions contained herein and the agreement will be in full force and effect. 12/17/2009