

Stephen D McCuin, D.D.S.
116 Third Ave Professional Building
Radford, VA. 24141

Business: (540) 639-2921

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Billing and Financial Arrangements

It is our goal to provide you with the best health care available. To do that, we must stick to our specialty and stay out of the banking business.

Payment is to be made at the time of service. If there is a co-pay, how will you be paying today?

Cash Check Visa MasterCard Discover American Express

Insurance

We will submit your insurance claim for you, however, **you are expected to pay your portion at the time of service.** If your insurance pays 80% then you are to pay 20%, or if it pays 50% then you pay 50% plus applicable deductibles. If you have any questions in regards to insurance or your portion to be paid please talk to our office manager.

List of Insurance Plans we participate in:

Anthem
Delta Dental (except the capitation plan)
United Concordia
Group Dental Service (GDS)

If we do not participate with your plan:

If your insurance is not listed here **we will still submit your claim.** Some insurance plans pay on a set fee schedule, which means that they will pay their percentage of a set fee, for example: We charge \$55 for a routine cleaning, your insurance will pay 100% for cleanings, however their set fee for a cleaning is \$40 then **you would pay the difference between the two.** (This does not apply to participating plans. All insurance plans have frequency limitations and exclusions, **check with your policy to see what they are,** if you are not sure you can ask our business office to assist you.

Insurance estimates and treatment plans:

We try to inform you before treatment starts what your **ESTIMATED** cost will be, however it is **ONLY an ESTIMATE.** There are many factors in dental work and until the dental treatment is completed we cannot know the exact out of pocket cost to you.

Payment Plans:

If you need a payment plan, we offer **CARE CREDIT** by GE Money Bank which offer low monthly payments. Please ask our office staff for details.

I have read and understand the above statements.

Signature: _____

Date: _____