

Dr. Robert F. Hawke, DDS

FINANCIAL CONSIDERATIONS:

To achieve a solid financial relationship with this office it is important that you understand what the costs will be and how you will be required to pay for the services rendered. There are six options open to you for payment. We expect our patients to pay their portion of services rendered unless other arrangements are agreed to. These include:

1. Prepayment of the entire bill will receive an 8% discount as a billing courtesy.
2. We will discount 5% of the Co-pay (the amount you owe us after insurance has paid their share).
3. Using a credit card to pay the Co-pay portion of the bill. We accept Visa, Master Card, Discover, and American Express.
4. Paying $\frac{1}{2}$ up front and the remaining $\frac{1}{2}$ by the last appointment.
5. Wells Fargo Financial or Care Credit can provide revolving credit account with qualification. We can help you apply for this service if you would like. Information available at the desk.
6. Retainer of $\frac{1}{3}$ at the beginning of the treatment and the remainder in 6 equal payments (6 month period) with definite payment dates and arranged such as post-dated checks. This amount would apply to the Co-pay only.

If you have dental insurance we will file all claims for you and collect directly from your insurance company for the portions that they are obligated for. This portion is not included in the above six options. It is impossible to accurately estimate exactly what insurance will pay without a pre-determination of benefits. We can complete one for you if you would like, and would recommend doing so. Otherwise we can make a rough estimate of what your Co-pay will be. Only for your Co-pay do we need to make arrangement in the office. If you have any questions, we would be happy to answer them for you.

It is important to understand that your insurance is a contract between your employer and the insurance company. You are ultimately responsible for your bill regardless of what your insurance company pays or does not pay.