


Financial Policy

Thank you for choosing Advanced Cosmetic & Implant Dentistry. Our primary mission is to deliver the best and most comprehensive dental care available. An important part of the mission is making the cost of optimal care as easy and manageable for our patients as possible by offering several payment options.

Payment Options:

- You can choose from:
 1. Cash, Check, Visa, MasterCard, American Express or Discover Card
 - **For Treatment Plans of \$2500 or more:** We are pleased to offer a 10% courtesy discount to patients who pay for their treatment at time of consultation, or no more than two (2) business days following, and pay with cash, check, or money order.
 - We offer a 5% discount if paying with a credit card.
 2. Convenient Monthly Payment Options¹ from CareCredit Healthcare Credit Card
 - Allows you to pay over time
 - No annual fees or pre-payment penalties
 - You can select interest free option for up to one year
 - There are no additional discounts when using this CareCredit card.
 3. A Senior Discount of 10% will be offered for patients over the age of 65, regardless of treatment cost. This offer cannot be combined with any other discount.
- **For larger, more comprehensive treatment plans of \$3500.00 or more:** a non-refundable deposit of 10% is required to secure your treatment appointment. This deposit insures that any lab fees, pre-appointment workup costs and doctor's scheduled time are covered in the event that you cancel treatment. The 10% deposit is applied towards your total treatment cost.

156 State Street
4th Floor
Boston, MA 02109
Tel. (617) 725-0515
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**Advanced Cosmetic
& Implant Dentistry**
Malek Esrawi, DMD, FICOI, DICOI, P.C.

197 Barnstable Road
Hyannis, MA 02601
Tel. (508) 771-4044
Fax (508) 771-0922
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Please note:

- *Advanced Cosmetic & Implant Dentistry requires payment at the beginning of your treatment. If you choose to discontinue care before treatment is complete, you will receive a refund less the cost of care received.*
- A fee of 10% will be charged for those who miss or cancel more than 3 times in a calendar year without 48-hour notice. This charge is NOT reimbursable and must be paid before your next appointment is scheduled.
- Advanced Cosmetic & Implant Dentistry charges \$30 for returned checks.
- For our patients with dental insurance, we are contracted providers for Blue Cross/Blue Shield. For all other insurance carriers we are happy to work with your carrier to maximize your benefit and to provide you with the documentation you need to receive reimbursement for your treatment as well as submit your claims to your insurance carrier.
PLEASE BE ADVISED: if you have insurances other than Blue Cross/Blue Shield you will need to contact your carrier directly to verify your coverage total and to understand your policy completely prior to your appointment. Advanced Cosmetic and Implant Dentistry will not be held responsible for any benefit not allowed by your carrier.

If you have any questions or concerns, please, do not hesitate to contact us.

Sincerely,

Advanced Cosmetic & Implant Dentistry

Print Name:

Signature:

Date:

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Dear Patient,

We have prepared this letter to help you better understand the complexities of dental insurance; we realize how confusing it can be. To begin, we would like to highlight a misconception—dental insurance was not designed to pay for all dental care. **Most contracts have limits and/or various degrees of co-payment.**

All levels of payment by insurance companies, including allowed, fees, usual and customary (UCR), are governed by the premiums paid. They have nothing to do with the actual charges. Our fees are based upon a combination of our costs, our time, and our constant dedication to supplying our patients with the highest quality dental care. The treatment recommended by our office is never based on what your insurance company will pay; your treatment should not be governed by your insurance contract.

However, it should be understood, that the dental insurance contract is between the insurance company and the patient, whom bears the ultimate financial responsibility. We hope this information has been helpful. Please take the time to review your contract thoroughly so we may best serve you. As always, you may feel free to ask any member of our front desk staff for clarification on services, billing, and insurance.

Sincerely,

The Staff at Advanced Cosmetic & Implant Dentistry