



FINANCIAL POLICY

At Hudec Dental, we are committed to providing all our patients with the best possible care and service. It's important to us that you have a clear understanding of our financial policies. If you have any questions, please ask any staff member for clarification. Thank you for choosing Hudec Dental.

Personal Payments

Patients are responsible for their charges at the time the service is provided. We accept major credit/debit cards (Visa, Master Card, Discover, Amex) and checks with personal identification.

Insurance/Third Party Payments

Please understand that your insurance coverage is based on a contract between you and your insurance company. The ultimate responsibility for payment always rests with the patient. As a courtesy, we will bill your insurance company for its share of the charges you incur. Your share of the bill (your co-pay) is due at the time of service. Please be aware that any bill we send to your insurance company is an estimate only. You are ultimately responsible for any portion of your bill not covered by your insurance.

In the event that your insurance company determines that any service you received is "not covered", you are responsible for the complete fee. Patients with insurance coverage are not eligible for any discounts discussed below.

Managed Care Plans

Hudec Dental is a preferred provider for many managed care and PPO plans. We will bill those plans that we participate with and will collect required co-payments from you at the time of service. Most managed care plans allow us to charge you for failed appointments. Patients participating in managed care or PPO programs are not eligible for any discounts discussed below.

Interest Free Financing

Hudec Dental has partnered with Care Credit to offer an Interest Free line of credit with repayment schedules for as few as 6 months and as many as 18 months. To be eligible, you must complete a brief application and the total treatment cost must exceed \$400.00. Your payments will be made directly to Care Credit. See any of our staff members for more information. Treatment must be completed within 90 days of financing approval.

Extended Payment Plans

Hudec Dental's partnership with Care Credit includes Extended Payment Plans. These repayment schedules are offered at 24, 36, 48 and 60 months. See any of our staff members for more information.

Payment of Treatment in Full

If your entire treatment program exceeds \$500 and you pay in full at the time of your first visit, we will offer you a courtesy discount of 10% if paid by cash or check. The total cost eligible for this discount must apply to a single patient and no other discounts will be honored in conjunction with this program.

Failed Appointments

We know how valuable your time is and will do our very best to see you at the time of your scheduled appointment. However, if you fail to show up, we could have been providing service to another, equaling deserving patient. A \$50.00 "Failed Appointment" fee will be charged any patient who fails to show up for a scheduled appointment.

Minor Patients

Payment for services rendered to a minor is the responsibility of the adult accompanying the patient. A parent or legal guardian should be present to sign a treatment consent form for all patients under the age of 18.

Legal Settlements

Hudec Dental is not party to any legal settlement resulting from a divorce or child support arrangement. Adult patients are responsible for payment at the time service is provided. Responsibility for minors rests with the adult accompanying the patient at the time treatment is provided.

Additional Information

There will be an additional charge of \$30 for each invalid or NSF check. Any NSF account remaining unpaid after 10 days will be turned over to collections.

Any account remaining unpaid after 30 days may be charged interest at a rate not to exceed that allowed by the state of Ohio.

Any account remaining unpaid for over 60 days for which a payment plan has not been arranged or for which scheduled payments are delinquent may be turned over to a collection agency. If an account has been turned over to a collection agency, the patient is responsible for any additional fees incurred in the collection process.

In the event a refund is due, payment will be given within 2 weeks after the amount is verified by Hudec Dental. Payment will be rendered in the form in which it was originally submitted (if received in cash, then payment will be rendered in the form of a check).