

## Timm Family Dentistry Financial Policy

Our office wants all our patients to be able to comfortably afford dental care. We proudly offer the following financial policy so that our patients can have the opportunity to decide which payment option best suits their needs.

1. Cash or check – 5% discount for pre-payment or payment in full at time of treatment.
2. Credit Card – Our office accepts Visa & MasterCard.
3. Outside Financing – Care Credit. We can offer information and help you with applications.
4. Payment over 90 days – You may choose to spread your payments over three months with no interest charges.  
Accounts carried longer than three months will be charged an interest rate of 2% per month, 24% APR.
5. Insurance – Our office will gladly work with you to help get the maximum benefit available to you. Most dental insurance plans do not cover 100% of your treatment. Because the insurance policy is an agreement between you and your insurance company, the ultimate responsibility for all charges lies with you. We will estimate as closely as possible your coverage, but we can make no guarantee of any estimated coverage. We are happy to help with predetermination of benefits and larger treatment plans, and we will make arrangement for your balance owed.

If there are ever questions or concerns about your account, we ask that you contact us right away. We are here to help.