

Iroquois Dentistry
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Financial Policy

Many of our patients want to have more than one option when taking care of their account balance, so we have a number of ways to pay for your dental treatment.

If you do not have dental insurance...We expect payment at the time of service unless other arrangements have been made with the financial coordinator (The doctors do not make financial arrangements.) You may choose to pay with **cash or personal check**. We also accept the following credit cards: **American Express, Discover, MasterCard, and Visa**.

If you need to take longer to pay off your balance, we also accept **CareCredit**. They offer no interest payment plans for 6 or 12 months when you qualify. As long as you pay the low minimum monthly payment each month when due, and the balance in full by the end of the 6 or 12 month term, no interest will be charged on your purchase. For more information on **CareCredit** or to apply online go to www.carecredit.com or talk to our financial coordinator.

If you have dental insurance...We will file dental insurance claims for you as a courtesy and ask that you pay your estimated portion including any deductibles at the time of service. We will do all we can to obtain your maximum level of benefit from your insurance plan. However, there **are no guarantees, and payment for dental services is the patient's responsibility, regardless of the benefits paid by your insurance plan**. If our office has filed your insurance claim with no response in ninety days, any unpaid balance will be the responsibility of the patient, due in ten days of date of statement. Dental insurance policies can be complicated, and the language is often confusing. Some policies allow the patient to go to any dentist, while others require the patient to go to a dentist on a restricted "network" list. Our doctors are **"in network"** for the following insurance companies: **BlueCross BlueShield of Tennessee, Cigna PPO, Delta Dental Premier Plan** (partial benefits for the PPO plan but NOT the DPO plan), **Dental Health Alliance/Assurant/Aetna PPO, GEHA/Connection Dental/United Healthcare Golden Rule, Ameritas Life, Encore, Standard Life Insurance, Reliance, Principal, United Concordia, Metlife PDP plus ONLY, & Guardian PPO**.

If your insurance plan requires you to go to a dentist on an approved list, and that insurance company is not listed above, then you will probably not receive dental benefits from our practice. If your insurance plan allows you to go "out of network," we will file your claim and you will be responsible only for the non-covered portion of your bill. If you are unsure which type of plan you have, you may contact your benefits department, insurance company, or bring your card to our office.

Cancellations and No Show Appointments... If it is necessary to cancel an appointment there must be a forty-eight hour notice given. If notice is not given or you forget to come to your appointment, patients are subject to a \$25 broken appointment fee.

Your visit constitutes a credit transaction and as such we, or our agent, have permission to report unpaid balances to the credit bureaus, contact you via cell phone, seek address and employment information as necessary to effect collection of any unpaid balance. I, the undersigned, hereby agree that in the event of default in the payment of any amount due, and if this account is placed in the hands of a collection agency or attorney for collection or legal action, to pay an additional charge equal to the cost of collection including collection agency and attorney fees and court cost incurred.

Patient/Guardian Signature

Date