



Pocono Pines Dental

John Mann, DMD
McCauley Ave. Route 940
PO Box D
Pocono Pines, PA 18350

Financial and Cancellation Policies

There are multiple arrangements that we offer to finance your dental care. Our office gladly accepts cash, money order, check, debit card, Visa, MasterCard, American Express and the Discover Card. We treat people with and without dental insurance and offer payment plans through Care Credit. You can apply and get an answer within minutes in our office once your treatment plan has been determined. Treatment plans are made after an initial exam, x-rays and cleaning which in most cases can be done in one visit. Our office participates with the PPO plans of NCAS, United Concordia, Delta, Aetna and MetLife dental insurance companies. These companies have many different plans based on what your employer and the insurance company agreed to. Those patients with dental insurance should be familiar with their plans. We will help in billing insurance claims and answering any questions, but ultimately it is the responsibility of the patient to know their individual policy requirements and limitations.

Patients with Insurance:

All patients with insurance are required to pay their copay and deductible at the time services are rendered. As a courtesy we will process your insurance claim. Please update us if you have had a change in your insurance coverage. Any balances unpaid by your insurance company are ultimately your responsibility. If a particular service is not covered, not discounted or if you have exceeded your benefits for the year, you may choose from the payment options below under "Patients without insurance".

Patients with Dual Insurance:

As a courtesy we will process your insurance claims. When we receive payment from the primary carrier, we will submit the claim to your secondary carrier. The coordination of benefits makes it difficult to determine the total amount that will be paid by the secondary insurance company. Occasionally after both insurances are processed coverage may not be complete for the procedure and an out of pocket expense may be incurred. If such an expense is incurred you will receive a statement by mail or at your next visit.

Patients without Insurance:

1. Payment in full is expected at the time services are rendered. Cash, check, money order, debit and major credit cards are accepted. Patients who wish to be billed for treatment must use the Care Credit payment plan.
2. Care Credit - No interest, monthly payment plan. Please ask for details.
3. Senior Citizens- Receive a 5% discount for cash/check and a 3% discount for credit card.
4. Single procedures greater than \$500 (e.g. denture, crown or root canal)-
 - a. Prepayment in full- Receive a 5% discount for cash/check or 3% for credit card
 - a. One half down at the start of treatment and the remainder due at completion (two visit root canals, crowns, bridges, veneers and removable appliances only).

Cancellation Policy:

The appointment you make is reserved especially for you. We do not double book our patients. For this reason, we require a **MINIMUM OF 24 HOURS NOTICE** for cancellations. There is a \$50 charge for a broken or a cancelled appointment without 24 hours notice.

Policy on Returned Checks:

PNC bank charges us for any checks returned from your bank due to insufficient funds so we will assess your account \$30 if a check is bounced. You are also responsible to pay the office with cash, money order or credit card once you are aware your check did not clear. This notice may be either by a message from our office or your bank statement. Also any future transactions with us must be paid by means other than a check.

I HAVE READ THE ABOVE FINANCIAL AND CANCELLATION POLICIES AND AGREE TO ABIDE BY THEM.

Signature: _____ Date: _____

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