



Katherine Elsner, D.D.S. & Katherine Spellman, D.D.S.

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Payment Policy for Dental Care

Dental Insurance Patients

- Please be aware that your account is your responsibility, not that of the insurance company, even though you may have dental insurance.
- Deductibles and estimated co-payments are due at the time of service. If there is a remaining balance due after receipt of the insurance payment we will contact you.
- Estimates are based on information obtained from your insurance company.
- We are happy to contact your insurance company to obtain benefit information.
- As a courtesy to you, we can provide a written treatment plan for any treatment recommended by the doctor. The treatment plan provided is an estimate only, not a guarantee of benefits or payments. It is our duty to recommend the most appropriate treatment for you, regardless of whether or not insurance benefits are available.

No Insurance Coverage

- Payment is due at the time services are rendered.
- As a courtesy to you, we can provide a written treatment plan for any treatment recommended by the doctor.
- For the convenience, our office accepts Visa, MasterCard, Discover and CareCredit.
- A 5% courtesy is given for full payment of services at the time of treatment for services over \$300 paid with check or cash at the time of treatment (not a credit card). This applies to restorative care (not diagnostic or preventive such as exams, radiographs, cleanings, or periodontal procedures).