

**North Suburban Periodontics, Ltd.**

David C. McClenahan, D.D.S.

**Payment Policy**

**For Patients with Dental Insurance:**

- 1) We will process dental insurance claim forms in accordance with the guidelines established by the American Dental Association and Academy of Periodontology. We will be happy to file your primary insurance claim for you. We will assist patients covered by secondary insurance by providing the necessary information. However, it is the patient's responsibility to submit and follow up with all secondary insurance.
- 2) The fee for the new patient exam/consultation is due at the time of the visit. We will file your insurance to reimburse you directly for this appointment.
- 3) After the new patient visit, a pre-estimate can be sent in order to determine what your insurance will cover on any surgical procedures needed. Pre-estimates normally take 6-8 weeks to receive back.
- 4) If your insurance doesn't require a pre-estimate, or you choose to schedule without one, our normal office policy is 30% down at the time of the procedure. This percentage down may be adjusted based on the information obtained from the predetermination.
- 5) If you are planning to use flexible spending account funds to pay for your procedure, only the amount the insurance company does not cover can be charged to your account.

**For Patients without Dental Insurance or have Delta Dental:**

- 1) For all procedures, our office asks for 50% down at the time of the procedure.
- 2) Any other arrangements should be made prior to the procedure date.

**For Implant Patients:**

- 1) We ask for 50% down at the time of the implant placement.

**For All Patients:**

- 1) After your initial down payment, the remaining balance can be paid in regular monthly payments over the following 3 months. For any balances over 3 months, a billing fee will be assessed.

\* Please be aware that you are responsible to understand your insurance coverage. As a courtesy we may obtain benefits information on your behalf. Please be cautioned, we have found an estimate of benefits is not a guarantee of payment.

\* For your convenience we accept Visa, Master Card, and Discover as well as check and cash payments. We also make CareCredit available -a low minimum monthly payment program specifically designed for healthcare needs.

\* A 5% discount will be given off the surgical fee if full payment, by cash or check, is received at the time of the surgical appointment. A 2 1/2 % discount will be given for a payment in full via credit card.