

Ryan Bunton, D.D.S.  
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Financial Policy

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Please initialize each paragraph

**INSURANCE:** As a courtesy to all patients we will verify your dental insurance benefits, but, you are responsible to know your Plan coverage, exclusions, and limitations. Furthermore, you should be aware of non-covered benefits such as missing tooth clause, bruxism, downgraded limitations for fillings and crowns, and frequency limitations.

The estimates are subject to final approval by your dental insurance plan; therefore the amount due is subject to change after final explanation of benefits have been paid.

The estimated amount not covered by your insurance is due at the time of treatment and may be paid by cash, personal check, Visa/MasterCard/Discover/American Express. To help you accept an extensive treatment plan, we are offering a CareCredit dental treatment financing program. \_\_\_\_\_(initialize)

**Insurance Claim Processing:** Because dental insurance companies have become increasingly difficult to work with, we have been forced to establish a policy which does not place us in a constant confrontational role. Submitting your claim to insurance is not a guarantee of payment. If you are interested in following the doctors recommended treatment and need to know exactly how much your insurance plan will cover a pre-treatment estimate will need to be filed. A Treatment/Payment options form will then be mailed or emailed to the patient updating them on the status of the pre-treatment estimate. It is up to the patient to ask any financial questions about treatment such as payment plans or type of payment before treatment. \_\_\_\_\_(initialize)

We will send dental claims on your behalf and we will answer any questions your insurance company may raise about diagnosis or treatment in an appropriate manner. It is important that you understand we are not able to change plan benefits. Any discrepancy in your plan benefits will be between you and your insurance company. If insurance denies the patients claim for any reason, the patient or account holder is financially responsible for all outstanding charges. \_\_\_\_\_(initialize)

**RESIN-BASED COMPOSITE RESTORATIONS (FILLINGS):** Most dental insurance plans do not allow full benefits for composites (tooth colored fillings) performed on your back teeth (back molars). The plan benefit will customarily pay for less expensive treatment – Amalgam (silver fillings). We primarily place composite restorations. The patient is responsible for the difference in cost. Please ask our front desk or assistants if you need more information on composite restorations "tooth colored" fillings. \_\_\_\_\_(initialize)

**PULP-CAP TREATMENT (medicament to protect pulp chamber):** Most dental plans do not allow additional benefits for pulp-cap treatment. This procedure is done when decay is deep enough to jeopardize the nerve. A medicated lining is placed to help form secondary dentin to heal and protect nerve. If your insurance is in-network with our office you will be charged contracted fee. \_\_\_\_\_(initialize)

**Missed Appointment Fee:** Please note that there is a \$40 fee for any no call no show appointments. We ask that all patients please give us 24hrs notice if they are not able to keep their appointments. \_\_\_\_\_(initialize)

**Transferring Records:** You will need to request in writing if you would like us to, mail or email any part of your records with Ryan G. Bunton, D.D.S. We need at least 2 business days in advance to prepare your records to be transferred. If you file is in storage we will need at least 5 business days to retain chart. \_\_\_\_\_(initialize)

**I have read and understand the above information. I acknowledge that I am responsible for all charges incurred from services rendered by Ryan Bunton, D.D.S.**

Print Name \_\_\_\_\_(Patient/Subscriber, if minor a guardian)

Signature \_\_\_\_\_ Date \_\_\_\_\_