## SOUTH FLORIDA SMILE SPA NICOLE M. BERGER, D.D.S

572 E. McNab Road, Suite 102 Pompano Beach, FL 33060

## **FINANCIAL/INSURANCE POLICY**

Our office accepts Visa, MasterCard, American Express, Discover, Cash, Check, Care Credit and Lending Club, and assignment of benefits of all PPO insurance policies.

## **PAYMENT IS DUE THE DATE SERVICES ARE RENDERED**

Our office accepts most MAJOR PPO insurance benefit plans. The most common misconception about benefit plans is that it will cover the total cost of your dental care. Benefit plans are designed to reduce your out of pocket expense, not eliminate it. Please remember that dental insurance is a contract between you and your insurance company. Our office will assist you in filing insurance claims in order to maximize your benefits. We do our best to estimate the amount insurance will pay for certain procedures and ask you to be responsible for your portion of that estimation. In most cases a balance will be left over after your co-payment is made and the insurance company has made their final payment. You are responsible for that balance in FULL! Many insurance companies do not pay the full percentage stated in your policy information for tooth colored fillings. Please be aware of this! Claims take 30-45 days to process and our office will send responsible (patient) parties a monthly statement in order to keep you informed of account activity. If benefit payment has not been received within 60 days you are responsible for the account balance in full.

I have read and agree to the above policies. This signature will also serve as authorization for the release of information necessary to process my claims. I hereby authorize payments to be made directly to Dr. Nicole M. Berger.

Signature:		 	
Date:			