



General Dentistry Cosmetic Dentistry Dental Implants Invisalign Orthodontics
Financial Policy

Thank you for choosing Northwest Dental Group for your dental care. We believe that good care for you and your family starts with good communication and we have created this policy to help our patients understand their responsibilities for payment of our fees. If at any time you have questions or problems with our fees or payment process, please don't hesitate to talk to our billing department.

If you are self-pay, payment is expected at the time of service. If you have dental insurance, our office will submit claims to your insurance company. Your portion of the bill will be **collected at the time of service**. This includes co-pays, co-insurance, and deductibles. We accept cash, check, Visa, MasterCard, Discover, and American Express. The amount of this payment is based on an estimate. You may receive a statement/or refund when we receive a copy of the explanation of benefits from your plan.

For treatment that involves laboratory expenses, such as crowns, onlays, inlays, veneers, bridges, partials, dentures and Invisalign (invisible braces) your portion is due at the first appointment (the preparation appointment). Dental implant treatment involves multiple visits over a span of a just a few months or over a period of one year. Our office will outline a specific payment protocol for dental implant treatment.

Our office has two payment plan options:

- 1. CareCredit – CareCredit is a healthcare financing plan that offers patients 0% interest for a one-year term. They also offer a low-interest payment plan for up to 60 months. You may apply on-line at www.carecredit.com.
- 2. iCare – iCare is a healthcare financing plan that offers patients a 0% interest 60 month payment plan. There is a one-time 15% processing fee. Our office will assist you in signing up for this plan.

Please be aware that certain procedures performed in our office may not be covered by your insurance plan. All insurance plans have specific rules, regulations and limitations regarding the benefits they will pay. They may limit the amount of the benefits paid based on a 'schedule of benefits' that was agreed upon by your employer and your insurance company. In the event, should your insurance company alter or deny a benefit, you will be responsible for any portion of the treatment not paid by your insurance carrier. We ask that you be aware of your plan's rules and inform the doctors of them so that we can try as much as possible to keep within the scope of your plan.

Bring your current insurance card to every office visit. It contains valuable information regarding coverage and benefits. If your insurance card has not been issued to you by the time of your visit you will be treated as a self-pay patient and payment in full is expected.

I have read and I agree to the Terms of this Financial Policy.

Signature of patient or legal guardian

Date

Lincoln Park
2518 North Lincoln Avenue
Chicago, Illinois 60614
773-871-4664

Arlington Heights
615 West Euclid Avenue
Arlington Heights, Illinois 60004
773-577-4444
www.nwdgrp.com

Elgin
320 North McLean Boulevard
Elgin, Illinois 60123
847-931-0800