



Gover & Gover, DMD, PA

3840 Ed Drive, Suite 120
Raleigh, NC 27612

This is to inform you of our financial policies at Gover & Gover, DMD, PA. Our goal is to provide you with the best possible dental care and to avoid any misunderstandings regarding our fees and payment agreements.

As a courtesy, we will file claims to your insurance company and have them pay any benefits that you are entitled to, directly to you, the patient. Your dental services and payment are a contract between you and Gover & Gover, DMD, PA. Your insurance coverage and benefits are between you and your carrier. We do not wait on insurance payments in lieu of you paying at the time of service. If you have provided the information needed, our office can do a "pre-determination" of benefits for you if requested.

Patients who have dental insurance need to understand that **all dental services** are charged directly to the patient, and the patient is personally responsible for payment of all services. YOUR INSURANCE IS A CONTRACT BETWEEN YOU AND YOUR INSURANCE COMPANY. We are not a party of that contract. It is the agreement of this office that fees are payable at the time of service or as scheduled. The responsibility of payment for services rendered ultimately rests with the patient regardless of whether or not a portion of the treatment fee will be covered by the patient's insurance. Reduction or rejection of your claim by your insurance company will not relieve the financial obligation you have incurred in our office.

Below are the financial options that we offer. Once you have researched and considered each option, please feel free to ask any questions that you may have.

*All treatment rendered in one visit is to be paid that day, as the service is complete.

*Treatments that involved 2 or more visits to complete can be broken into 1/2 or 1/3 payments over the course of treatment. The final restoration or appliance must be paid in full by the day of delivery.

*We offer a 5% discount on all treatment plans exceeding \$1000 if and only if payment is made in FULL by the initiation of treatment, with no exceptions. (*Delta Dental and SAS patients are NOT eligible for this discount.*) THIS payment must be made by check or cash only. Credit card payments are not taken if a 5% discount is being offered. (NSF charge of \$35 for any returned check).

*In House Payment Plan: consists of a strictly enforced 3 (three) month, no interest plan for any treatment costing more than \$1000. This is a formal plan consisting of your credit card being on file (encrypted) with payment #1 and the signed agreement being in place prior to or no later than the day treatment commences. Payments #2 and #3 are automatically generated on the 15th or 30th of the month.

Any variations to the above must be approved by Drs. David and Susan Gover.

Signature

Date