

Krivohlavek & Hatfield, D.D.S.



2501 Lakeridge Drive, Suite 102
Norfolk, NE 68701
402-371-1170
www.drkrivohlavek.com

Financial Policy

We offer four methods of payment:

1. Cash or check at time of treatment
2. MasterCard, VISA, American Express or Discover at time of treatment
3. Three months payment plan with no interest. *We are ONLY able to extend credit for 90 days.*
1/3 when treatment begins, and 1/3 in each of the following 2 months
(this option does not apply to treatment requiring lab fees, see below)
4. CareCredit
6 and 12 month plans with no interest (\$200 or more)
24 to 60 month plans at 14.9% to 16.9% APR

For preventive and basic restorative procedures, charges can be submitted to patient's insurance company, with uncovered portion billed to patient. Patient will continue to be billed for these total charges and is fully responsible for them. Charges unpaid by insurance within 45 days are due and payable by the patient.

Dental procedures involving laboratory fees (crowns, bridges, dentures):

A ½ down payment is required at first (preparation) appointment, regardless of insurance coverage. If insurance benefit is known for procedure and it covers more than 50%, this down payment can be adjusted.

Any balance left unpaid by the patient's insurance plan is payable by the four choices listed above.

Health Care Reimbursement Accounts

For patients with FSAs, the above rules still apply. These are *reimbursement* accounts, which will reimburse the patient for payments they have made to dentist under the above rules. We are unable to wait for FSA payment in lieu of down payments.

Delinquent Insurance Claims

If insurance claim payments have not been received within 30 days of the date of service, we will make an effort to contact the insurance company. If we have not received payment within 45 days, the charges will be billed back to the patient and will be due and payable at that time by the responsible party for the account.

Credit Balances

Credit balances less than \$5.00 will be kept on account unless requested by the patient. Other credit balances will be paid back to patients unless the patient has directed us to leave the credit on their account.