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OFFICE FINANCIAL POLICY

Payment is due at the time of service. Our office accepts cash, checks, and major credit cards (VISA and MC). We offer no interest and extended low interest payment plans through CareCredit. If you are interested in applying for this payment plan, please inform us prior to treatment. For patients with dental insurance it is important to note that, in most cases, your dental insurance is an agreement between you, your employer, and your insurance company. Dental insurance was not designed to pay for all of your dental care. As a courtesy to patients with verifiable benefits, our office will accept your estimated co-payment at the time of service and bill the dental insurance company for the balance. Keep in mind that other dental work that has been completed recently may not reflect in this estimation. A co-payment of 50% of the total fees will be required when we are unable to obtain accurate information to estimate your benefits. Any unpaid balance that remains after insurance payment is received will be transferred to the patient. In the event that your insurance company does not reimburse us after 2 submissions of a claim or 60 days, the patient will be responsible for the entire balance. Some insurance companies send the reimbursement check directly to the patient and in those cases payment is due in full at the time treatment is completed, however our office will submit the claim on your behalf. Accounts over 60 days will be charged a late charge of \$5.00 per month. Accounts in collections will be charged and additional 18% interest. There will be a \$25.00 charge on all returned checks.

If your insurance pays **more** than the estimated amount, a refund check from this office will be mailed within 1 month from the date payment is received in this office. We usually batch them at the end of the month.

Cancellation Policy: If you are unable to keep an appointment we ask that you kindly provide us with a minimum of two business days notice. Our office does not accept cancellations or changes in appointment hours by voice-mail or e-mail. Appointments cancelled with less than 24 hours notice may be subject to a \$50.00 cancellation fee.