



**SURPRISE ENDODONTICS
DESERT SUN ENDODONTICS**

FINANCIAL POLICY

Practices limited to Endodontics

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Welcome to Surprise and Desert Sun Endodontics. Dr. Frank Castano, Dr. Jason Booth and the staff are very happy that you chose our office for your endodontic needs. Below is our complete financial policy. Should you need clarification or have any questions, please feel free to contact our office as we are here to help you understand the fees associated with your specific treatment plan as well as the insurance process.

Payments & Fees:

Endodontic treatment fees without insurance can **range** depending upon the treatment required. Suitable arrangement for payment needs to be made prior to the time of treatment.

While payment for services is due at or before the time services are rendered, we offer several, flexible payment options. We accept cash, checks, Visa, MasterCard, Discover, and American Express. If needed, we are also happy to offer a 0% interest financing option through Care Credit or The Citi Health Card. A \$35.00 returned check fee will be charged for any check that is returned by your bank.

Patients with Dental Insurance:

If you have Dental Insurance, we are happy to help you receive your maximum allowable benefits by filing your insurance claims for you. We ask that you provide us with all your insurance information at the time you schedule your appointment. We will then contact your insurance carrier to find your specific plan's insurance benefits, and let you know your **estimated** portion prior to your appointment. Since insurance policies vary, we can only **ESTIMATE** your coverage, please be advised that an estimate provided **does not guarantee coverage**. While we try our best to estimate your out-of-pocket expense, actual payment is determined by the insurance company once they process the claim. Please know that filing an insurance claim does not relieve you of **responsibility for your bill**. Most insurance companies remit payment to our office within four to six weeks. Any remaining balances after your insurance has paid, is your responsibility. Surprise and Desert Sun Endodontics are not responsible for any coverage denials by dental plans. **We require co-pays, deductibles, and your estimated portion to be made at the time services are rendered.**

We will wait 90 days for the insurance company to pay their portion. In the event your insurance company fails to pay, rejects the claim, or does not pay the total balance, you are responsible for the remaining balance.

Remaining balances **AFTER** insurance has paid are due and payable at that time. Unpaid balances after 30 days will be charged a \$25 late fee and are subject to interest. Remaining balances **AFTER** 90 days will be forward to a third party collection agency. You will be responsible for all collection fees and attorney fees in accordance with collecting the balance due on your account.

Patients without Dental Insurance:

For those patients without dental insurance we require **payment in full** at the time of service. We do offer financing options through Care Credit and The Citi Health Card which can finance up to 100% of treatment costs and allow you to receive immediate care. Applications can be filled out online or over the phone. The finance plans will enable you to make low monthly payments. If you would like more information about Care Credit or The Citi Health Card, please feel free to ask our knowledgeable staff.

Please remember you are fully responsible for all fees charged by this office regardless of your insurance coverage.

SURPRISE ENDODONTICS

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SPECIALIST MEMBER

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