

Effective Date: This is the date coverage goes into effect. Knowing the effective date of coverage is important because it coincides with any waiting periods on treatment.

Waiting periods: Knowing the waiting period for certain procedures is important so you can determine out-of-pocket expenses. For example, if you need a crown, but there is a 12 month waiting period for major dentistry, your out-of-pocket expenses would be 100% instead of the standard estimated 50% if services are performed before the 12 month waiting period is satisfied.

Frequency Limitations: It is helpful to know frequency limitations for certain procedures. The standard frequency limitations written on most contracts are preventive which include cleanings, exams and radiographs. Cleanings and exams are commonly covered twice a year **or** every six months. The two are different and it is important to know which one applies to you. If the coverage is every 6 months, you have to wait six months to the day to have your second cleaning of the year or it will not be covered.

Replacement-of-Major Dentistry Frequency: This applies to major dental work such as crowns. The standard frequency limitation on replacement is typically once every five years. A new trend that we are seeing is replacement covered once every seven or ten years.

Periodontal Frequency Limitations: Scaling and Root Planing may have a frequency limit of two to five years. Additionally, the periodontal cleanings that are recommended following this procedure could be limited to once every 24 months.

Percentage and Fee Scheduled Policies: There are two types of dental plans: one designed to pay a percentage of an allowable fee and one designed to pay according to a fee schedule. The fee schedule plan pays a certain amount per procedure no matter what is charged by a dentist. The percentage of coverage plan is divided into categories: Preventive, restorative and major. Each category usually has a different percentage of coverage which varies depending on your dental plan. It is important to understand which one of these plans applies to you.

Non-Duplication Clauses: The standard definition of a non-duplication clause is that if a patient is covered under two plans and the primary plan pays 80% of the claim, the secondary plan will not duplicate the benefit. This makes it impossible to estimate your co-payment for procedures because this is only determined after a true claim is filed. We will try to obtain all benefits that are allowed from both of your policies.



PARK
WEST
DENTISTRY

Amanda Seay, DDS, LLC

Useful Information for our Patients about Payment Options and Dental Insurance

Payment Options

Cash, Checks and Credit Cards

We accept cash, checks, debit cards and all major credit cards (MasterCard, Visa, American Express, and Discover).

Financing Options

We have partnered with Wells Fargo and CareCredit, two leading Healthcare Finance Companies; in order to offer patients payment plan options should you choose to finance treatment here at Park West Dentistry. We have short and long term choices available. Below you will find program highlights for your consideration. Should you decide to proceed with financing, instructions for moving forward are below. In order to take advantage of the following options, a credit authorization/application is necessary. Please let us know if you have any questions.

No Interest Payment Plans (Available from Wells Fargo)

Each month you are required to pay the required minimum monthly payment to avoid interest. The promotional purchase must be paid in full within the promotional period to avoid interest charges. If the payment plan is not adhered to properly, interest will be charged and APR could exceed 20%.

- 6 Months with Regular, Equal or No Payments

Extended Payment Plans (Available from Wells Fargo)

- **No Set Term Limit**
- 9.9% Interest
- Regular Payments

Should you decide to proceed with a Wells Fargo Finance Program, please complete the blue credit application entitled "Apply Today" provided by our office. If you would like an application mailed to you, please call (375-0395) or email (frontdesk@amandaseay.net) to request one. Please then return the form to us and we will submit it to Wells Fargo for a credit approval.

Extended Payment Plans (Available from CareCredit)

Minimum Treatment Amount is \$1,000

- 12 Months – No Interest
- 24, 36, 48 and 60 Month Options Available – 11.90%

Should you decide to proceed with a CareCredit Program and you have internet access, please go to <http://www.carecredit.com>, click on "Apply Now" and type in our phone number as 8433750395 under "Search for my doctor". Then follow the prompts and your approval and credit limit will be provided instantaneously. If you would prefer to complete a paper application, please call (375-0395) or email (frontdesk@amandaseay.net) to request one. Please then return the form to us and we will submit it to CareCredit for an approval.

Calculators: If you would like to use a payment calculator to help determine which program is best for you, one may be found at www.carecredit.com on the home page. Another simple loan calculator may also be found at <http://www.planningtips.com/cgi-bin/simple.pl>

Understanding Your Dental Insurance

At Park West Dentistry, we strive to inform you of any limitations or special stipulations of your policy as a courtesy. We are always happy to call your insurance company and obtain any information they are willing to share. However, your insurance company has no obligation to give us any information and all information that is given is only an estimate. Patients who carry dental insurance should understand that all dental services furnished are charged directly to the patient and that he or she is personally responsible for payment of all dental services. This office will help prepare the patient's insurance forms and file your claim. However, Park West Dentistry does not render services on the assumption that our charges will be paid by an insurance company. Any balance is the responsibility of the patient. If you should ever have any questions regarding your dental insurance or our financial guidelines, please do not hesitate to ask for our help. We will always assist you in any way possible. Our office can be reached at 375-0395.

Each dental insurance policy varies which sometimes makes understanding your policy a challenge. Some employers offer several different policies which may carry different levels of coverage. Park West Dentistry hopes this brochure will help you better understand some commonly used terms.

Coverage Year: Standard coverage years are **calendar** or **fiscal**. Some insurance companies set the coverage year fiscally, for example April 1, 2005 to March 31, 2006.

Maximums: Yearly maximum amounts may vary from \$500 to over \$2,000.