

Kevin V. Sullivan, D.M.D.
Family and Cosmetic Dentistry

Financial Policy

Thank you for choosing **Kevin V Sullivan, DMD Family and Cosmetic Dentistry** to serve your dental needs. In an effort to keep our fees competitive, we have revised our financial policy. The terms below are in effect as of January 1, 2010:

New Patients – If insurance eligibility and benefits are not verified before your first visit, you will have to pay for the services and we will reimburse you when the insurance company pays us.

Patients with Dental Insurance - We are a "participating provider" or "in-network" for most major dental insurance. We will submit a claim to your primary/secondary insurance companies. Deductibles and co-pays are due on the day of service. If we do not receive the payment from the insurance company within 60 days, the balance due will revert to the responsible party listed on file. That balance must be paid within 30 days.

Secondary Insurance Policy- If your primary insurance is an HMO and second insurance is a PPO, payment is expected to be paid till second insurance pays, because of increased payment delay and added administrative time.

For those insurances where we "do not participate or are out-of network", we will submit a claim on your behalf and request payment in full at the time of service. For a complete listing see the attached or visit our web-site at www.kevinsullivandental.com.

Restorative and Cosmetic Services - May require multiple visits and lab fees therefore the following will apply:

Filings and Root Canals – Deductibles and co-pays are due on the day of service.

Crowns and Bridges – Deductibles and one half of your co-pay are due on the first visit and the remaining co-pay to be paid in full on the date of insertion and/or completion of the procedure.

Veneers – (Not normally covered by insurance) One half of the payment on the first visit and the remaining balance to be paid in full on date of insertion or completion of the procedure.

Teeth Whitening – Payment is due in full on the day of service.

Patient without Dental Insurance – Payment in full is due at the time of service.

Payment Methods - We accept cash, checks, MasterCard, Visa and Discover Card. Personal checks that are returned due to "insufficient funds" or "stop payment" are subject to a \$30 service fee.

Past Due Accounts – Any account past due may be referred to an outside collection agency. Accounts that have been referred to an outside agency, will be placed on a "Cash Only" basis for future treatments.

Cancelled/Broken Appointments – Please call 24 hours in advance to reschedule appointments. This will enable us to provide that time to another patient who may need our services. If you fail to notify us accordingly, you will be charged \$50.00.

I have read and understand the Financial Policy of Kevin V Sullivan, DMD Family and Cosmetic Dentistry. I agree to be responsible for payments and terms of all services rendered on my behalf or my dependents.

Signature

Date

Witness

Thank you for being part of our practice. We are committed to your oral health!

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