

## Benke Dental Care Financial Policy

5972 Cahill Avenue, Suite 109  
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651-450-1602  
[www.BenkeDentalCare.com](http://www.BenkeDentalCare.com)

Our office wants all of our patients to be able to comfortably afford dental care. We proudly offer the following financial policy so that our patients can have the opportunity to decide which payment option best suits their needs.

Payment is due in full at time of service.

### Payment Options:

In order to make dentistry as convenient as possible, we offer you these payment options:

- \*Pre-pay patient portion of \$500 and over with cash or check to receive a 5% discount  
(Cash discounts may not be used in conjunction with dental insurance coverage)
- \*Pay in full at time of service with cash or check.
- \*Pay in full at time of service with VISA, MasterCard, American Express, or Discover
- \*Extended financing is available with Care Credit. It is an outside financing company that offers dental financing to those who qualify. Care Credit offers one-year interest free financing or extended payment. They will accept co-signers, and you can apply by telephone or on-line.  
You are usually notified of approval within an hour.

We do include a monthly billing charge of \$10.00 and/or a finance charge of 1.8% on all balances 60 days and older. To aid in your convenience, we also accept payment transactions by telephone or by mail.

### Dental Insurance:

It is our pleasure to assist you in managing your insurance benefits. We will assist you in every way to prepare and submit your claims, and to help you maximize your insurance benefits. As a courtesy, we will initially ask you only for your estimated co-payment. Please understand that this is only an estimate, and is based on the information available to us.

The financial obligation for dental treatment is between you and our office, regardless of insurance coverage. Because dental insurance is a contract between you and your insurance company, if we have not received payment from your insurance carrier 30 days after the claim is filed, the remaining balance will be due and payable by you.

Recommended treatment is determined by what is best for your dental health. Our recommendations are based on your dental needs, not your insurance coverage. Your insurance company may or may not cover all recommended procedures. We request that you understand your policy in advance so that together we can make the best treatment decisions. Please remember that dental insurance is not designed to cover 100% of the cost of your treatment. Our staff is happy to outline estimates and payments with you anytime and answer any special concerns or needs you have.

**We welcome you to our office and look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visits here more pleasant, please don't hesitate to ask one of our staff members.**

Patient Name: \_\_\_\_\_

Patient/Guardian Signature: \_\_\_\_\_ Date: \_\_\_\_\_