



PAYMENT POLICY

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Dr. Kraig and his team are committed to providing you with the best possible care. This information is designed to alleviate any questions regarding payments and to help guide you through the rapidly changing world of dental insurance plans.

Please read this information carefully, then sign and date the bottom of the page, indicating your acceptance of our policies and procedures.

If you have dental insurance, as a courtesy to you, we will submit your claim for payment by your insurance.

Please Note:

1. Your insurance is a contract between you, your employer and the insurance company. We are not included in that contract and therefore cannot change benefits you have.
2. Not all services recommended for your dental health are covered in full or in part by your insurance. It is up to you to know this information about your particular policy.
3. The 'usual and customary' charges approved by insurance may not be the same as what our office charges. Those are fees set up by your insurance, not by this office, and there may be out of pocket expenses incurred for treatment.
4. Most dental insurances will only provide a benefit for an Amalgam (silver) filling on back teeth. If Composite (tooth colored) fillings are chosen, the price difference is the patient responsibility and ranges per filling.
5. Payments and co-payments for crowns, bridges, dentures and partials are collected before the appliance is delivered.

It is important to understand that as healthcare providers, our relationship is with you, the patient; not your insurance company. It is the patient's responsibility to follow up with insurance to see that claims are paid in a timely manner. The charges incurred for treatment, regardless of insurance coverage, are ultimately the patient's responsibility.

It is the policy of this office that after insurance has paid or denied a claim, all remaining balances be paid in full within 90 days. Monthly payments are required on all patient balances.

If you do not have insurance, we do collect for services on the date that they are rendered. We also offer a 5% cash/check and 5% senior discount (over 60 years of age).

We understand that there may be times when unexpected financial problems may affect your account. In such a circumstance, PLEASE call our office at 922-9000 for assistance so that we may keep your account current.

In the event you would need to cancel or reschedule an appointment, please call our office at least 48 hours in advance during regular business hours to avoid a cancellation fee. Thank you!

Printed Name: _____

Date: _____

Signature: _____