



Valley Smiles Pediatric Dentistry
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Ramsey, NJ 07446

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FINANCIAL AND INSURANCE POLICY

Our office is committed to helping you maximize your insurance benefits. Because insurance policies vary greatly, we can only estimate your coverage in good faith but cannot guarantee insurance payment due to complexities of insurance contracts. As a courtesy, we will happily assist in completing and submitting your insurance claims. Deductibles and estimated uncovered payments are due at time of service.

We are In-Network providers with the following insurance companies:

- ♥ Delta Dental Premier
- ♥ Connection Dental
- ♥ Cigna Standard PPO and CIGNA Savings Plus
- ♥ MetLife PPO

For out-of-network insurance carriers, we accept assignment of benefits. Please be aware that certain insurance companies will not remit payments directly to us (i.e.: Horizon Blue Cross/Blue Shield of NJ). In these instances, payment is due at time of service.

Please note that you are responsible for any unpaid balances not covered by your insurance. It is important for you to know what your individual insurance policy covers, as each policy is different. Please let us know if you need assistance with interpreting your policy benefits. We will fully attempt to help you receive full insurance benefits; however, you are personally responsible for your account balance. We will contact you within 30 days for unpaid balances. Any balances not paid after 90 days will be sent to collections.

We value your child's oral health and do not want finances to interfere with their dental needs. Please ask a member of our staff to review our payment options to accommodate your financial needs.

Date:

Print name:

Signature: