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Financial Policy

Thank you for choosing our practice to provide your and your family's dental care. We consider it an honor to have been chosen by you to do so. Our philosophy in serving our patients is to be informative, honest and forthright. Nowhere is that more important than in the area of finances. This Financial Policy is indicative of our respect for your right to know ahead of time what our expectations are in the area of finances. **By accepting treatment from us, you are agreeing to the terms of this financial policy** in its entirety. If you have any questions or concerns about our Financial Policy please do not hesitate to ask your Doctor or managing staff.

Policy:

Patients with no dental insurance

- Payment is expected and required at the time services are rendered.
- If you are not able to pay for the treatment on the day of your appointment, please inform the front desk staff or Doctor prior to having any work done. On certain cases we may make payment arrangements.

Patient with dental insurance

- Your dental coverage is a contract between you, your employer and the insurance company; we are not part of that contract.
- Having dental insurance in no way guarantees coverage and payment for services.
- We must collect deductibles and co-insurance at the time services are rendered; especially if we participate with an insurance company.
- **Fees quoted to you are estimated cost based on limited information** we obtain from your insurance company. Any amount not paid by your insurance becomes your responsibility. **You may be billed an additional amount once we have received insurance payment** if there is a difference between estimated insurance and actual payment.
- **It is your responsibility** to know or be aware of any exclusions, limitations or frequencies that may be part of your insurance plan. Since there are thousands of dental plans, it is impossible for us to know the particulars of each plan.
- On certain procedures, an insurance company will "downgrade" procedures. It is your responsibility to pay the difference between the downgrade and actual service provided.

Payment plans

- We may offer payment plans in certain cases. Monthly payments are due on the 15th day of each month. If no payment has been made by the 20th, you may incur a finance charge of 1.5% or any amount allowed by law, which ever is greater.

Missed appointments or late cancellations

- We reserve the right to charge a fee for no-shows (failed appointments) or cancellations with less than 48 hours notice.
- Late cancellation or no-show fee will be \$25 per every ½ hour of scheduled time.

Collections

If your account is sent to collections, you will be charged collection fee of \$50 plus any attorney or court fees incurred in the collection of your debt.

Release of Records Fee

- We will email or fax records free of charge, however, if you need paper records (clinical or x-rays) there will be a \$15 charge for the processing of these records.
- **We will not release any records if there is a balance on you account.**

A copy of this policy is available upon request.