

POLICIES

Insurance

1. We explain your insurance coverage at your initial visit or before we start any major treatments. However, it is not always possible for us to find all the information since insurance companies are not obligated to disclose any or all information to us under the privacy act. We recommend that patients verify their coverage directly with their insurance company.
2. Insured patients are encouraged to provide us the following vital information about their insurance policy. If in doubt, always ask the insurance company. Vital Insurance Information are:
 - Name of insurance carrier and phone number
 - Policy number, Certificate (ID) number and Division number, if any
 - The anniversary date of the policy, for example is it January 1st, rolling calendar, from date of initial employment etc.
 - The annual maximum benefit per patient
 - The annual fee guide covered by their insurance policy, example 2007, 2008, 2009 etc.
 - Percentage of coverage allowed for diagnostic services, preventative services, restorative services, endodontic services, periodontal services and all other major treatments, such as crowns, bridges and dentures
 - The per person and family annual deductible amount

Appointment

Cancellations and Missed Appointments

We make every effort to accommodate you and your busy schedule. If you need to reschedule or cancel your appointment, we would appreciate 48 hours notice and reserve the right to charge your account \$50 for appointments missed or cancelled without appropriate notice.

Fees & Payment

Fees

The current Ontario Dental Association Suggested Fee Guide is the basis for most of our fees. With or without dental insurance, we want our patients to know and appreciate the fees and costs of treatment. We can provide a written treatment plan with fee estimate directly to the patient and/or to the dental insurance company.

Methods of Payment Accepted

Payments can be made by cash, debit, Visa, MasterCard, or by payment directly from your insurance company. Please note that you are responsible for any difference not covered by your insurance company.

