

**FINANCIAL POLICIES**  
**ROBERT S. OLIVER, D.D.S.**

**Payment for services are due in full the day of treatment.** If your child has dental insurance coverage and we have verified the benefits under his or her plan, we will issue a claim to the insurance carrier on the day of service. **In most cases, restorative benefits do not cover 100% of the dental treatment; the estimated patient's portion for the work will be determined by our financial coordinator and will be due on the day of treatment.**

**Payments may be made by: 1) Cash    2) Check    3) MasterCard or Visa  
4) CareCredit (see below)**

**Nitrous Oxide, Conscious Sedations, General Sedations:** Payment for anesthesia will be due in full the day of treatment. In almost all cases, dental or medical insurance programs will not assume these charges.

**Returned Checks:** Our service charge is \$25.00 for checks returned to us because of insufficient funds. We ask that repayment be handled in a prompt manner to avoid collections.

**Deposit Policy:** It takes great effort, time and coordination in scheduling our patients. If your child's treatment requires a Conscious or General Sedation, a non-refundable deposit may be required prior to scheduling. We will then apply the deposit towards your portion due on the day of service.

**No Interest Payment Plan: CareCredit** is a revolving line of credit designed specifically to help you pay for healthcare expenses. We offer a 6-month plan with no interest, and low interest plans for 24 months or longer. To find out if you qualify visit [www.carecredit.com](http://www.carecredit.com).