

[Dr. Rob Oliver and Associates](#)

[Financial Policies](#)

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 your plan, we will issue an insurance claim to the insurance carrier on the day of service. **In most cases insurance benefits do not cover 100% of the dental treatment.** Our financial coordinators will do their best to estimate your copayment. This portion will be due the day of service. Some insurance companies pay their subscribers directly. We would still submit your claim but payment in full would be required day of service.

We accept payment by:

- 1) Cash
- 2) Check
- 3) MasterCard or Visa
- 4) Care Credit (6 month interest free financing) if over \$200

Please understand that we file dental insurance as a courtesy to our patients. We do not have a contract with your insurance company, only you do. We at no time guarantee what your insurance will or will not do with each claim. You are responsible for all copayments including deductibles and services not covered by your plan. We encourage you as a parent to understand the policies and benefits of your insurance. We will be happy to assist you with any questions or concerns. We are happy to share our experience and knowledge

For more information regarding dental insurance please visit our website at lifeofsmiles.com

I have read and received a copy of Dr. Rob Oliver and Associates Financial Policies

Parent Name (Printed) _____

ParentSignature_____Date_____