

**MICHAEL LOVELACE, D.D.S.**

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## OFFICE POLICIES

**By signing below you are indicating that you have been informed and have had the opportunity to ask any questions regarding any of our policies. We value your business!**

### FINANCIAL POLICY

In the interest of good dental care practice, it is our desire to establish a credit policy to avoid misunderstandings. Our primary responsibility is to help our patients experience good dental health and we wish to spend our time and energy toward that end. To assist our patients, we offer the following methods for taking care of their account at our office:

- **Payments are due at time of service.**
- We accept Credit Cards (Visa, Mastercard, Discover and American Express), Cash, Check and Care Credit.
- As a courtesy, we will gladly bill your Insurance when you provide us with the current and correct information along with any necessary forms. Often times we are able to contact your insurance provider prior to your appointment, and ESTIMATE your portion of the bill. **We ask that you pay your estimated portion of the bill (co-pay) along with any deductible due at the time of service. You are ultimately responsible for knowing what your insurance coverage is and for payment of your account.** If your insurance does not pay on a claim after our attempts to collect, it will be the patient's responsibility to pay the balance and/or collect from the insurance co.
- For patients who qualify, we offer various payment and interest plans through Care Credit. There are numerous payment options that will fit comfortably in almost any monthly budget. This company offers a revolving line of credit that can be used by the whole family for ongoing treatment without having to reapply. Ask us for information if you are interested in this option.
- On major restorative work such as crowns, bridges, dentures or partials, you would be asked to pay half the cost of the treatment at the time of service with the remaining balance due upon completion of treatment. It is your responsibility to know if you have a waiting period on your insurance policy resulting in a declined claim.

### CANCELLATION POLICY

Please know that when you schedule an appointment with the doctor or the hygienist, this is a time that is specifically reserved for you. Last minute cancellations and "no shows" result in other patients often going without treatment as these appointment times are not available to offer them.

Due to such late cancellations and missed appointments, we have instituted the following policy: "All appointments must be cancelled at least 24 hours in advance. You will be charged **\$25** for appointments not cancelled with **at least 24 hours notice.**" Insurance companies do not cover this expense. This will be the sole responsibility of the patient. Thank you and we hope we don't have to enforce this policy.

### ESTIMATES AND FEES

After x-rays and an examination, we will gladly provide you with pre-treatment estimates of future work to be done. If you have insurance, the estimated fees on the pre-treatment are good as long as