

# LIGHTWOOD

## DENTAL CARE

### **FINANCIAL POLICY**

Thank you for choosing Lightwood and for allowing us to provide your future dental care.

The following financial policy is based upon the assessment of our patients needs, their treatment plans and our commitment to ensure each patient is not restricted financially when undergoing treatment.

We believe that transparency is important and so we promise to always offer our patients a detailed treatment plan including options and descriptions alongside a full breakdown of the relevant costs.

We will sometimes request a portion of a treatment fee to be paid in advance in order to secure the appointment. The outstanding balance will be expected at the time of the appointment.

We can, in certain circumstances arrange a payment plan with a patient. This must be discussed with our Practice manager and agreed in advance, prior to the commencement of the treatment plan.

#### **Payment**

Payment in full is due at the time of the appointment. We offer the following payment options:

- Cash
- Debit/Credit Card (but not American Express)
- Cheque
- 0% finance agreement

The practice offers a 5% reduction on all treatment plans over £750 providing all of the fees are paid in full prior to the commencement of any treatment.

For more complex courses of treatment including those over £1000 it may be possible to arrange interest free monthly payments spread over an agreed period. All such arrangements must be made prior to the commencement of any treatment. The final payment will be expected prior to the final appointment.

#### **Denplan**

the practice. There are several options to choose from. Full details are available from our front desk staff.

- If the practice is informed by Denplan that a patient is no longer registered, for example if they have defaulted on their monthly direct debit, then we reserve the right to apply appropriate fees to any outstanding treatment.
- Patients who are on full Denplan Care are responsible for other fees over and above their normal monthly charge. These include laboratory and Cerec costs and prescription charges. These fees are to be paid directly to the practice at the time of treatment. The patient also has to attend for regular assessments during examination appointments based on the dentist recommendation.

### **Insurance**

We welcome patient's own dental insurance facilities, for example Simply Health and Tesco Dental.

With all dental insurances you are responsible for paying for your treatment at the time of your appointment. In most circumstances you will be required to claim all, or a proportion of the fee you have paid from the insurance company directly. Your insurance policy is a contract between you and your insurance company, therefore we cannot assume responsibility for coverage or other determinations made by your insurance company. Any questions you may have regarding your policy should be addressed to the company support team.

### **Missed Appointments, late attendance & Short Notice Cancellations**

Your appointment time is reserved specifically for you. If you are late, we might not be able to accommodate you if it were to impact on the time we allocate to other patients. If you anticipate that you may be late for an appointment then it is recommended you call the practice as soon as possible. If we can, this will allow us to re-schedule other patients in the appointment book so we may still be able to see you, although we obviously cannot guarantee this.

We do require at least 48 **business** hours notice for appointment cancellation. We reserve the right to charge a fee for all missed or late appointments or cancellations without this 48 hour notice. The fee may be up to 100% of the expected appointment cost.

We do try to fill missed appointments with other patients to prevent surgery time being wasted. However, if we do manage to fill the appointment with another patient then no fee will be charged.

### **Service Charges**

A finance charge of 1.5% per month (18% APR) or a monthly statement fee may be added to balances that remain outstanding for 60 days after the treatment date. The patient will be liable for any fees as a direct result of pursuing outstanding monies via the use of collection agencies or court fees. Any charges incurred by the practice from our bank for the re-presentation or cancellation of a cheque shall be applied to the patients account at the practice and will be required to be paid upon request.

### **Treatment plans/estimates**

The fees quoted in any treatment plan will remain in effect for 90 days and are thereafter subject to change without notice. If the practice increases the cost of any item due to reasons other than changes in the treatment plan, the original fee will be honoured providing the treatment is completed within the 90 day window or longer if by prior arrangement. If for clinical reasons your dentist or hygienist needs to modify your treatment plan, you will be notified about the changes and any changes to the appropriate fee(s) prior to the commencement of the treatment and if necessary issued with an updated treatment plan.

### **Questions**

If there are any parts of this financial policy of which you are unsure, or you wish more information on any aspect of it then please discuss it with a member of our front desk team.