FINANCIAL AGREEMENT Margaret C. Garcia, DDS., Inc.

INSURANCE:

We will be happy to assist you in filing your claims, and in researching your insurance coverage to maximize the benefits allowed under your plan. Our office participates with/accepts HDS, HMAA, and HMSA PPO.

However,

- Your dental benefits are under contract between YOU, your EMPLOYER, and the INSURANCE COMPANY. We are not a party to that contract.
- Our fees are NOT fully covered by the maximum allowance determined by your carrier
- YOU are responsible for all fees incurred for services rendered.
- All dental services are NOT covered by your benefits.

PAYMENT:

- We request payment be made at the time services rendered. For insurances other than HDS, HMAA, HMSA PPO, payment will be collected in full and your insurance company will reimburse you directly.

PERIODONTAL MAINTENANCE:

If your treatment involves gum therapy, it is recommended that you be seen every 3 to 4 months for periodontal maintenance cleanings. These additional cleanings will allow Dr.Garcia to monitor your periodontal health to ensure infection remains under control. In general, insurance plans cover 2 cleanings per year. YOU are responsible for the additional cleanings.

MISSED APPOINTMENTS:

It is very important to keep your appointment. We realize that unexpected events may occur, but we request that any changes be made 48 hours in advance. There will be a \$50.00 charge per hour for MISSED APPOINTMENTS or CANCELED appointments without 24 hour notice. As a courtesy we do attempt to make confirmation calls 1 to 2 days prior to your appointment but, it is ultimately your responsibility to keep your appointment.