



Chaparral Valley Dental Financial Options

Insurance companies can set their levels of reimbursement at any amount they want. Our fees are the same regardless of what insurance you have.

The Canadian Personal Privacy Act prohibits us from accessing any information from your insurance carrier. It is **your responsibility** to know the details involved in your plan such as annual maximums, frequencies, other limitations. We will always extend the **courtesy of submitting paperwork to your insurance company (Direct Billing)**, however, to avoid any discrepancies please be fully aware of the particulars of your plan so you can utilize your benefits to the maximum.

Chaparral Valley Dental is pleased to offer 2 **Payment arrangement options** for your convenience. Please let us know which better suits your needs.

Option 1: Payment at time of service.

Payment is due **in full** at the time of service. We accept Visa, MasterCard, Debit, Cash and American Express. Your payment will be processed and Insurance documents will be generated and submitted, on your behalf, to your insurance carrier. You will receive your insurance payment via **direct deposit** or via **cheque** a short time after your visit.

Option 2: Assignment of Benefits:

If you require financial assistance, we are pleased to extend to you the courtesy of assignment of benefits. We would be happy to handle all paperwork and deal with your insurance carrier directly. However, you will be required to leave a valid credit card number on file and your portion will be applied to that credit card once your insurance carrier has paid us its portion. This includes dual insurance holders.

If you do not wish to leave a credit card number on file, Option 1 is your choice.

All dental procedures are recommended based on your individual dental needs and are not limited to the benefits extended to you by your insurance provider.

For complex cases, we can offer to send a pre-authorization to your insurance company.