



## Our Financial Policy

We are not "in-network" with any insurance company. We choose to practice without the constraints and limitations insurance companies place on dental offices because we feel it is our obligation to provide our patients with the very best treatment holistic dentistry can provide, not what will save the insurance company money. If you have a PPO plan that allows you to choose your own provider, you will be eligible for reimbursement for most procedures. Unlike many holistic practices we will, **as a courtesy to you**, file your insurance for you so you may be reimbursed a portion of the fee. You are responsible for knowing the details of your insurance policy. Please understand you are the contracted party and our office has no bearing on the type of benefit you receive. We do not verify benefits nor substantiate eligibility. All treatment is submitted using standard ADA codes that are computer generated at the completion of your appointment. **We do not file secondary dental or medical insurance claims.**

All payment is due the day of treatment.

We do offer a prepayment savings of 5% for all treatment (excluding regular hygiene appointments) if the appointment is paid in full one week in advance using any form of payment other than CareCredit.

If you need financing, we invite you to go to: [www.carecredit.com](http://www.carecredit.com) and apply with CareCredit BEFORE your scheduled treatment date. Our office participates in one year, 0% interest for all treatment below \$5,000. Any amount above \$5000 is eligible for two years, 0% interest.

I have read and understand the financial policies as outlined by Dr. Philip Kozlow. I have been given a copy of this policy for my records.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

**Philip Kozlow, D.D.S.**  
General & Cosmetic Dentistry  
Mercury Free Dentistry

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