

Advanced Perio Financial Policy

Updated 11/1/23

Advanced Perio is a fee-for-service dental practice. We require a 50% deposit to schedule a surgical procedure and payment in full 2 weeks prior to the surgical procedure. We require a payment method on-file to schedule a hygiene visit, and accounts are automatically charged 2 weeks prior to the appointment. We offer financing to help spread out the costs of treatment and assist with making treatment affordable in our office.

Dental insurance

Dental insurance is a contract between you and your insurance company. It can be very hard to estimate how much insurance coverage you will receive in our office due to opaque fee schedules, frequent changes to the contract, and complicated policies with many exclusions. We have a team solely dedicated to submitting the necessary information to your insurance company for you to receive your dental insurance benefits.

Insurance companies do not always pay in a timely manner or provide benefits consistent with current evidence-based best practices. As a result, we require payment in full for our services prior to treatment and will gladly refund you any money received from your insurance company after treatment. If you have financed your treatment through our in-house affordability plan, insurance payments will first be applied to your outstanding balance, and then any remainder will be returned as a refund. Refunds are mailed by check to your address on record within 30 days of a credit being generated on your account. Any returned refund checks are subject to a \$5 reprocessing fee, and if a check is uncashed after 90 days, then funds will remain on your account and be turned over to the WA Unclaimed Property on a yearly basis.

If you have questions about why your insurance has not paid for services, or paid more or less than expected, please speak with the representatives at your insurance company. While we will submit claims to your insurance company on your behalf, we are not privy to their decision-making and we will direct you to contact your insurance company if you have questions or concerns about insurance coverage.

Financing

To make the treatment in our office as affordable as possible, we offer 2 financing options.

The first option is with our trusted lending partners to finance your treatment. Depending on your credit score, different options are available to you with varying interest rates.

The second option is our in-house affordability plan, where we can adjust the monthly payment amount and terms of payment to suit your budget. Interest rates vary. Any insurance payments received will go towards the principal balance and the number of monthly payments will be adjusted accordingly.

Failure to pay your account balance in full will result in turning your balance over to an outside collections agency and will disqualify you from participating in the Advanced Perio Implant Warranty Program, where dental implants are guaranteed for the first 5 years after insertion.