



Witkowski Dental

DR. LEON J. WITKOWSKI III, D.D.S.

Financial Policies

Our dental office files with all PPO insurance companies.

However, we are NOT in network with any company.

You will receive out of network benefits when submitting claims.

Initials: _____

Our business office will provide a complimentary **pre-treatment authorization** upon your request. However, even a preauthorization does not guarantee payment from your insurance company. For your convenience, we will also file your claim for you. We require photo identification and current insurance information to promptly file your claim. When insurance is involved, we are obligated to collect co-payments, co-insurance as well as deductibles as stated by your insurance company. **Even though we do all we can to work with you and your insurance company, ultimately, you are responsible for payment of any dental procedures or services.**

Initial: _____

Patients without insurance:

There are **multiple options** available for you even without dental insurance. The following options are available to you in order to keep your account current.

1. We accept personal checks, cash, Mastercard, Visa, and Discover credit cards. We also offer Care credit. Care credit is a reasonable short-term financing option available to patients. For more information, please go to carecredit.com or ask about the option in our business office.
2. Payments in full will be expected at the time of treatment. When paying in full we offer a 5% discount applied at the time of treatment.
3. For major dental treatment, we require ½ of the fee to be paid at the time of service and financial arrangement(s) on balances to be discussed with the business office.

Initial: _____

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Patients with insurance:

The doctor does not have a contract with any insurance company. However, that does not mean your insurance provider will not pay on treatment. Once insurance provides payment the remaining balance will become your obligation. It is the responsibility of the patient to make sure that he/she pays on time. Patients with insurance are still able to take advantage of Care credit, a 0% short term financing option, to pay their remaining balance. Please visit carecredit.com or ask our business office for more details.

All statements and financial obligations are the responsibility of the patient. If your insurance has changed, it is your responsibility to notify our office with the new information. We make every effort to file and track your insurance. If, for some reason, insurance does not pay within a reasonable amount of time (60 days), the balance is required to be paid by the patient. We understand extenuating or uncontrollable financial circumstances. During tough economic times we are here to discuss options if you need to arrange a financial solution. We pride ourselves on the personal relationships we have with our patients and we ask you respect the agreed upon financial arrangement. Lack of communication in regards to your account, will require us to refer to a third-party collection agency.

Signature: _____ **Date:** _____