

FINANCIAL POLICY

Our goal at Manalo Smiles is to provide you with the most appropriate care that is best for your long-term dental health. Our financial policy is as follows:

- Payment and/or co-payment is due in full at the time of service.
- As a courtesy to our patients, we submit all insurance claims on your behalf. Anything not paid in full or in part by dental insurance is the patient responsibility pursuant to the contract agreements between the dental office and insurance company. This includes:
 - Any amount over maximum as set by insurance
 - Non-covered services not paid by insurance
 - Frequencies previously met then denied by insurance
 - Services paid at a downgraded rate determined by insurance, (i.e. silver crown vs. tooth colored crown.)
 - Copayments as set by insurance
 - Upgraded materials or services not covered by insurance
- The patient's specific dental benefits are set by the agreement the employer has made with the insurance company. Not all dental insurance carriers offer the same benefits to different employer groups.
- Any payment from dental insurance made and mailed directly to the patient will be forwarded to our office within 30 days of receipt.
- We accept CASH, CHECKS, AMERICAN EXPRESS, VISA, MASTER CARD, DISCOVER, CARE CREDIT, and the LENDING CLUB.
 - A \$35 fee will be charged for any returned check

We will be happy to answer any questions that you may have regarding your dental insurance and benefits. We do our best to provide you with an estimate prior to treatment. However, due to the complexities of several insurances, this is only an estimate and the actual amount will be determined after the insurance carrier makes their payment.

Thank you!

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