

Russell D. Schwartz, DDS
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New Brunswick, NJ 08901
732-545-2883

Office Financial Policy

We at Dr. Schwartz's office are proud to be a part of a team whose primary mission is to deliver the finest and most comprehensive dental care services today. In order to assist you with your health care investment, we are providing the following payment options:

INSURANCE

We will gladly process your insurance claim, estimate your deductible and the portion not covered by your insurance. The estimated amount not covered by your insurance is due at the time of your treatment and may be paid by any one of the options listed below. Our estimates are subject to final approval by your insurance company, therefore, the amount due our office is subject to change.

INITIAL PAYMENTS

Our office requires a deposit of one half at the start of treatment and payment in full once treatment is completed.

PAYMENT OPTIONS

1. Cash—Includes money orders and personal checks
2. Visa, MasterCard, Discover and American Express -- We accept credit and debit cards as payment for treatment to the extent your credit limit permits.
3. We offer no interest payment plans. We will make a payment schedule with you and debit your bank account or credit card.

FINANCE CHARGES

All accounts with outstanding balances will be subject to a 1.5% finance charge monthly.

We would be happy to work with you to plan the most appropriate arrangements for your budget. Financing your treatment will allow you to begin your treatment immediately and spread the cost over a period of time appropriate for you.

I have read the office financial policy:

SIGNATURE _____

DATE _____