

FINANCIAL GUIDELINES

Our number one goal, as your dental care provider, is to get you healthy and keep you healthy. Nothing is more rewarding than seeing our patients achieve their personal health goals.

For Patients with Insurance:

Dr. Huber is “in-network” with: **Delta Dental, Blue Cross Blue Shield of KC, and MetLife.** “In-network” means our fees will not exceed the fee schedule determined by each of these insurance companies. If the fee does exceed the fee schedule, Dr. Huber will adjust the difference from your account. “In-network” does NOT always mean you will not have out-of-pocket expenses. A common misconception is that cleanings and exams are “free”. This is not always true. Please read and become familiar with YOUR insurance policy. Don’t hesitate to ask questions. We are here to help.

As long as your insurance plan is a PPO, and not a HMO, Dr. Huber accepts payment from the insurance company. We ask that you be prepared to pay the difference at the time-of-service. We do our best (when possible) to file Pre-Treatment Estimates for treatment fees over \$500. Pre-Treatment Estimates allow us to know what insurance will pay, and what your out-of-pocket cost will be prior to the appointment. Pre-Treatment Estimates are NOT guarantees of payment, but tend to be very accurate.

For Patients without Insurance:

We realize dental treatment can be expensive, and have made every effort to create financial options to make the treatment affordable for almost everyone.

- **10% cash/check discount.** If the fee is paid at the time-of-service by cash or check, we will adjust 10% off of the total.
- **Major credit cards.** We accept Master Card, Visa, American Express, and Discover.
- **Care Credit.** A healthcare financing company that offers 12 month 0% interest financing, as well as extended low-interest financing. Approval is required.

We promise to provide you with the best dentistry possible, and in return, ask that you follow through with your financial obligations.