



DR. TOM KLOSTER
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(715) 386-9119

Financial Policy

All patients must complete our Information and Insurance form before seeing the doctor.

Thank you for choosing us as your dental care provider. We are committed to your treatment being successful. Please understand that payment of your bill is considered a part of your treatment. The following is a statement of our Financial Policy. This form must be signed prior to any treatment.

**Estimated patient portions are due at the time of service.*

**We Accept Cash, Check, Visa, MasterCard*

REGARDING INSURANCE

A) Your Insurance and You: Your insurance policy is a contract between you and your insurance company. We are not a party to that contract. We will accept assignment of insurance benefits, however, we do require 50% of operative charges to be paid for at the time of service. The balance is your responsibility whether your insurance company pays or not.

B) Usual and Customary Rates: Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. You are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary rates.

FAILED APPOINTMENTS

Unless canceled, at least 24 hours in advance, our policy is to charge for failed appointments at the rate of an office visit. Please help us serve all of our patients better by keeping your appointment.

Thank you, for understanding our Financial Policy. Please let us know if you have questions or concerns.

I have read the Financial Policy. I understand and agree to this Financial Policy.

X _____
Signature of Patient/Responsible Party

Date