



Financial Policy

Payment is due at the time services are rendered unless prior arrangements have been made.

We accept cash, check, and credit cards. Third-party financing must be arranged prior to treatment.

Graham & McCabe Family Dentistry is committed to providing the highest quality care. We are not in-network with many insurance plans due to limitations they place on treatment recommendations.

As a courtesy, we will file insurance claims on your behalf. However:

- Your insurance policy is a contract between you and your insurance company.
- You are ultimately responsible for all charges.
- Estimated coverage is not a guarantee of payment.

Patient Responsibility:

- Deductibles and estimated portions are due at time of service.
- You are responsible for understanding your benefits (maximums, waiting periods, exclusions)
- If insurance has not paid within 60 days, the balance becomes your responsibility.

Payment Options:

- 5% courtesy discount for payment in full (cash or check only)
- Payment by appointment (phased with treatment)
- 3-month payment plans with card on file (auto-charged, no reminders)
- Extended financing available through CareCredit.

Additional Policies:

- Returned checks are subject to a \$25 fee
- We require 24-hour notice for cancellations
- Missed/late cancellations may result in a \$50 fee