



Craig A. Stasulis, D.M.D., M.D.
Oral and Maxillofacial Surgery, Inc.
435 Willard Avenue, Unit D
Newington, CT 06111
(860) 500-7995

Financial Services Policy

Payment for Services

Our office requests payment of your estimate portion at the time of the appointment. We will provide you with an estimate of the costs for your treatment whenever possible. If the person responsible for payment will not be present at the appointment, we request payment be made over our website or by calling the office. We accept the following forms of payment:

- Cash
- Personal Checks or Money Orders
- MasterCard, Visa, American Express, and Discover
- Care Credit (Please visit www.carecredit.com for more information or to apply online)

Our Insurance Services Provided

We will handle the comprehensive management of your insurance claims. Below are some of the services we will perform for you.

- Verify your insurance eligibility
- Obtain an overview of your insurance benefits
- Submit all insurance claims including pre-treatment estimates
- Accept assignment of benefits for claim payments (unless you request otherwise)
- Submit all necessary information to your insurance carrier
- Follow-up on overdue claims
- Assist in insurance appeals when necessary

Your Responsibilities

In order to assure efficient processing of your insurance needs, we ask that you:

- Provide us with accurate and complete insurance information
- Notify our office of any changes in your insurance
- Assist our office in obtaining payment from your insurance in special cases
- Respond to any requests from your insurance carrier for additional information from the insured

Initial Visit

If you have insurance, our office will perform an internet or telephone inquiry to your insurance carrier. We will verify you are eligible for benefits and obtain an overview of your insurance benefits. We ask that you provide our office with accurate, up to date insurance information when scheduling your appointment.

If your initial visit involves an Evaluation, Consultation, Cone Beam Scan or other X-rays, we may ask for payment in full for the services at the time of the appointment. Most insurance carriers place



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limitations on how often these services are covered. In many cases, your visits to your general dentist will utilize this benefit. Therefore, there may not be an allowance for additional specialist evaluations and x-rays. We will submit all claims regardless of if we believe you have coverage. In the event the insurance carrier provides coverage for any services that you have already paid, we will credit your account accordingly.

For all other services, our office will provide you with an estimate of your out-of-pocket obligation. We require payment of all co-payments, deductibles, and co-insurances at the time of the visit. In addition, we require payment for all non-covered services at the time of the service.

Dental Pre-Treatment Estimates

After your initial visit, our office will submit a pre-treatment estimate to your dental insurance. Most dental insurance companies process these estimates within 30 days. In most cases, the insurance carrier will provide a written estimate of the benefits payable. Whenever possible, our office will calculate your out-of-pocket expenses according to the estimate. When there is not sufficient time to process a written estimate, we will calculate an estimate of your out-of-pocket expenses according to our telephone or internet inquiry. The most accurate way to determine your benefits payable is to allow time for the pre-treatment estimate when possible.

Insurance Estimates Disclosure

It is important to note that all insurance inquiries are an overview of benefits only and do not to serve as a guarantee of benefits payable. In addition, insurance is not a substitute for payment.

Remaining Balances- We strive to provide you with an accurate estimate. However, in some cases your insurance carrier may pay more, or may pay less than we have estimated. Please be aware, you are responsible for payment of all treatment provided regardless of the amount paid at the time of your appointment.

Dental Insurance Maximums – Most dental insurance plans have an annual or plan year maximum. This maximum is the total amount the plan will cover per individual per plan year. In some cases, there may be claims pending or in process with your insurance carrier at the time of our inquiry. This may result in your insurance carrier paying less than estimated. You are responsible for payment for any remaining balances after your insurance plan has responded to our claim.

Refunds – In the event your insurance carrier pays more than estimated, our office will issue a refund within thirty days of the receipt of the insurance payment. Alternately, unless you request otherwise, we will apply any credit to your account in the event future treatment is scheduled. All refunds will process as the same method used for payment

Please contact the financial office with any questions at (860) 500-7995 ext. 1