



Our Financial Policies

Thank you for trusting Riviera Orthodontics with your treatment. We understand that sometimes the financial aspect of healthcare may seem like an obstacle to receiving the treatment that you need or want. To help eliminate this, we offer several different options for you to pay for your treatment.

1. Payment in full at the beginning of treatment

For your convenience, we accept Visa, MasterCard, Discover, and American Express. You may also pay in full via personal check/cash. You will receive an additional courtesy discount if you pay for your treatment in full with cash, check, or credit card (1 swipe/transaction only). You are also welcome to pay a portion of the treatment fee with cash and the rest via credit card, which still qualifies for a discount off the total balance (again, 1 swipe/transaction).

2. In-House Payment Plan

Riviera Orthodontics is pleased to offer an interest-free, in-house payment plan to help make paying for your treatment easier and more affordable. A modest down payment is all it takes to get your treatment started. Of course, if you prefer, you may make a larger down payment to bring the monthly payment amount down.

The plan consists of monthly payments that are automatically drawn from your checking or savings account on a date of your choosing. A professional 3rd party payment processor handles these transactions for us at no additional cost to you. Once your down payment amount has been collected, the remaining balance due can be spread out over the duration of your treatment.

To start the process, you will be asked to sign an authorization form allowing our processor to establish your monthly payment schedule. As stated above, our in-house payment plan is at no cost to you *unless* one of the following exceptions occurs:

If the withdrawal of funds from your account generates a Return, a **\$25 per transaction fee** will be assessed. Common return reasons include:

- Insufficient Funds (NSF)
- Account Closed
- No Account/Unable to Locate Account
- Invalid Account #
- Account # Changed
- Routing # Changed
- Account/Routing Change
- Account Type Changed (i.e. checking to savings or vice-versa)
- Revoked
- Not Authorized

Important Please note that our payment processor transmits transactions for processing **2 business days prior** to settlement. Please keep this in mind when deciding which day of the month you would like your payment withdrawn. For example, if you want funds withdrawn from your checking account on the 1st of the month, you may want to choose the 3rd or 4th day of the month as the monthly withdrawal date.

3. Third Party Credit Line

Many people today have a credit line open specifically for medical and dental expenses. If you currently have a line of credit established with one of the major healthcare financing companies from your general dentist or physician's office, you may use that account to pay for some or all of your treatment fee at Riviera Orthodontics.

We have partnered with several third party healthcare financial companies for your convenience (including CareCredit). Our office is proud to offer *all of our patients* **24 months interest free financing** through our partnered plans.

All monthly payments made for treatment when using a third party company must be paid to them directly. We have no involvement with your balance, or payment structure, with any of the companies that we are providers for. That contract is between you and whichever third party lender you choose.

Insurance Information

We accept most PPO insurance plans. We are a participating provider (in-network) with the following **PPO** plans: Delta Dental, Delta Dental Premier, Cigna, Aetna, MetLife, Anthem Blue Cross, and Guardian. We accept assignment of benefits for most other PPO insurance plans but are not in-network with them. This simply means that you can still come to our office and use your insurance dollars with us, but we don't have a contract with your insurance company.

Please note that any stated orthodontic coverage is **only an estimate** and your insurance company may provide less coverage than expected. **You are responsible** for any discrepancy between the amount expected to be paid by your insurance carrier and the actual reimbursement provided by them.

Important: Please be aware that any issues related to estimated coverage of orthodontic treatment, insurance payments, non-payments, and any matters in general pertaining to dental insurance must be negotiated between you and your insurance company. Should there be any discrepancies with your coverage, please contact your dental insurance provider directly to resolve any disputes. Unfortunately, Riviera Orthodontics and Arash Bakhtari, DDS Inc. do not have any influence on any insurance matters other than filing your dental insurance claim for you. We will do everything else that we can to assist you.

Miscellaneous

One set of retainers are included in your treatment fee. Replacements for lost or broken retainers will be charged a fee depending on the type of retainer, unless you have purchased our optional retainer warranty coverage. Should you or your child need an adjunct appliance during treatment, such as an upper jaw expander or space maintainer, there will be no additional charge.

If we underestimate the length of time needed to finish your treatment and you or your child do everything that we have asked of you, there will be no extra charges. However, if your treatment takes longer than anticipated due to excessive breakage of brackets or Invisalign trays, poor oral hygiene, frequent missed appointments, inadequate or incorrect use of rubber bands, or any other issues caused by a lack of patient compliance, we must charge a fee of **\$100** per additional month.

Excessive breakage of brackets is a major obstacle to successful orthodontic treatment. If each appointment is spent repairing broken braces, your treatment will take longer than expected and the end result will be compromised. After three (3) broken brackets, we must charge a breakage fee of **\$25** per bracket.

For patients who have gone through their treatment at Riviera Orthodontics, retainer checks and adjustments (activation or “tightening” of the retainers) are complimentary. For patients who have already completed treatment at another office and need retainers only, a delivery appointment and two (2) retainer adjustments are included in your total fee. After the 3rd appointment, an office fee of **\$75** will be charged for each subsequent retainer adjustment.

I have read all of the above, and understand my payment options with Riviera Orthodontics. I agree to follow the requirements and financial policies described in this document.

Patient Name _____

Signature _____

(If patient is a minor, the parent or guardian shall sign on their behalf)

Date _____