

## Our Financial Policy

We are committed to providing you with the best possible care. In order to achieve this goal, we need your assistance and your understanding of our payment policy and YOUR insurance benefits.

If you do not have dental insurance, payment is due day of service. We accept cash, personal checks, MasterCard, Visa, Discover, American Express and Care Credit.

Returned checks are subject to a \$25 fee. Charges may be incurred for broken appointments and appointments cancelled without 24 hours notice.

**If you have dental insurance, we will file your claim as a courtesy to you.** Please be advised:

- 📌 YOUR insurance is a contract between you, your employer and the insurance company.
- 📌 We are not responsible for how your insurance company processes claims or what benefits they pay. Insurance companies set their own fee schedules and percentages paid are based on their fees not OUR office fees.
- 📌 Not all services are a covered benefit in all contracts, such as composite restorations (white fillings). There are many contracts available to employers and these contracts are usually determined by how much you or your employer has paid for coverage. *\*Please see letter from Dr. O'Donnell regarding "White Fillings"*.
- 📌 In most instances, we accept assignment of insurance benefits, meaning the insurance company pays our office directly. In which case, your ESTIMATED portion is due at the time services are rendered. Every effort is made to collect the most accurate copay however, your dental insurance benefits are not determined by your dentist.
- 📌 Most importantly, please inform our office of ANY changes with your insurance coverage.

Please contact the billing office if you have any questions about our fees, financial policy or your responsibility.

### **INSURANCE PLANS FOR PEDIATRIC AND ADULT DENTISTS**

We are **Participating Providers** with: **Delta Dental PREMIER and DMIC**  
**Blue Cross Blue Shield Indemnity**

We are **Preferred** with: **Guardian DentalGuard**  
**Altus Dental**  
**Cigna PPO**  
**MassHealth for patients under 18**

### **INSURANCE PLANS FOR ORTHODONTISTS**

We are **Participating Providers** with: **Delta Dental PREMIER and DMIC**  
**Blue Cross Blue Shield Indemnity**

We are **Preferred** with: **Altus Dental**  
Orthodontists do NOT accept MassHealth.

#### **Pediatric Dentistry**

Dr. Gary Warrington, DMD  
Dr. Sonia Wu, DMD  
Dr. Nicole Harrington, DMD  
Dr. Matthew Freitas, DMD  
Dr. Sean Ghassem-Zadeh, DMD  
Dr. Patrick Cooper, DMD  
Dr. Karina Vergara, DMD

#### **Orthodontics**

Dr. Shannon Duffy, DMD  
Dr. Carolyn Ferrick, DMD

#### **Adult Dentistry**

Dr. Kimberly Weiss, DDS  
Dr. Melissa Torres, DDS