

Al Gulum, D.D.S. MAGD
Master of the Academy of General Dentistry
Head of Crown & Bridge Section - Jamaica Hospital Medical Center
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Financial Policy Statement

Payment for services, including deductibles and copayments, are due at the time of the service unless other arrangements have been made prior to treatment. Payments may be made using cash, check, or credit cards. Any arrangements for third-party financing must be made before starting treatment.

Al Gulum, DDS, MAGD accepts most dental benefit plans. We are happy to submit the claims necessary to see that you receive your benefits. The insurance contract is an agreement between you and the insurance company. You are ultimately responsible for all charges. We cannot guarantee that any coverage estimated by your plan will be paid once a claim is filed.

In order to maximize your benefits, because plans differ from carrier to carrier, from policy to policy, our office may refer you to your carrier or your employer's benefits coordinator for assistance in understanding your plan. Please note that dental insurance is intended to cover some but not all dental care costs, and not all services are covered by your plan. You are responsible for payment of all services regardless of the payable benefit.

Checks that are returned to our office from your financial institution are subject to a \$25 returned check fee*. This fee covers the processing fees that are charged to our office.

We would be happy to discuss our charges and how they relate to your particular situation.

Please indicate your understanding and acceptance of these financial policies by signing below.

Patient's name _____ Date _____

Patient, guardian or guarantor signature _____ Date _____

Witness _____ Date _____

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