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Advanced Dentistry for the Quality – Conscious Patient (808)942-9420

## **FINANCIAL GUIDELINES**

Our aim is to provide each patient with the finest dental care in a professional environment, which inspires trust and confidence. Our dental office is a business that must be managed efficiently if we are to continue serving our community with quality aesthetic, restorative, and preventive dentistry. Our fees are fair and reflect the care and expertise with which we treat each patient.

To keep our fees from rising considerably and to minimize the expenses of billing and bookkeeping, we offer patients payment options. **We ask that all accounts be paid at the time services are rendered unless other arrangements have been made with the financial office.**

All fees less than \$300 will be due and payable at the time of treatment. We accept cash, check, or credit card. For fees in excess of \$300, payment options are available through our financial department.

If a statement becomes necessary, and is past due a 1.5-% interest charge will be assessed on the unpaid balance.

## **INSURANCE**

All insurance companies will be processed through our office on a company-by-company basis. Payment for services is expected by you using the above choices.

## **PAYMENT METHODS**

Cash: This includes money orders, personal checks and cashier checks.

Bank Cards: Cards accepted include Discoverer Credit Cards, Master Card, VISA, and AMEX.

Carecredit: If you need extended payments we have an option, which is excellent. Carecredit is a line of credit, which allows you to pay as little as 3% per month. The initial charge amount will be extended a 90-day interest free period. It is possible that with your credit line we might be able to secure for you a 6-months or even an 18-months interest free period. The application is processed in our office and the information stays in the office. Once approved, we can process your balance in full immediately. You will then make your monthly payments to Carecredit.

Payments: Options are available and we will be happy to discuss these with you. The patient and the financial department in advance of treatment must agree on the financial arrangements. Both parties must sign this agreement in good faith, as this method is in fact a **loan process**.

Our main purpose for having guidelines is to keep our patients informed of their choices and obligations. We want to serve your dental needs and handle the business aspect through a clear understanding by all parties involved. If you have any questions we are always willing to answer them in person or by telephone. Each patient will receive a treatment plan with the fee's and their choices of payment options.