

PAYMENT OPTIONS

It is our goal to provide you with the highest quality dental care while making your visit as comfortable as possible. To make sure that happens we know that we must make paying for your dental care comfortable too. To the end we have increased the payment options available to you. We invite you to review all the choices.

Our Binghamton and Vestal offices are accepting new patients with Medicaid and CDCHP, 12 years old and under. Existing Medicaid and CDCHP patients eligibility is 18 years old and under.

For both offices:

The payment choices available for routine care totaling less than \$500.00 include:

1. To pay in full at the time of service. This may be made by cash, check or credit card. We accept Visa, MasterCard, American Express and Discover.
 - If you have dental insurance, we will submit your claim to the insurance company and you will be reimbursed according to your plan design.
2. Arrangements when not paying at the time of service. You can enroll in a line of credit administered through Care Credit. If you are approved, you will have 6 months to pay off the balance with no interest charges. We will be glad to provide you with written details as well as personally review this choice with you. In short, this option states that you are agreeing to make minimum monthly payments and will have the full amount paid within 6 months.
 - To apply for Care Credit [click here](#).

In cases where more extensive treatment is needed, and the treatment plan is over \$500.00:

1. To pay in full at the time of service. This may be made by cash, check or credit card. We accept Visa, MasterCard, American Express and Discover. When you elect to pay by cash or check, we will reduce the total fee by 5%. When you elect to pay by credit card, we will reduce the total fee by 3%.

- If you have dental insurance, we will submit your claim to the insurance company and you will be reimbursed according to your plan design.

2. Arrangements when not paying at the time of service. We will help you arrange a 12-month, no interest charges plan through Care Credit. No discount applies.

- To apply for Care Credit [click here](#).

Please be aware

Overdue accounts: In the event that you have a balance that is overdue by 30 days or more, additional rebilling charges will be incurred each time an additional bill is generated.

Thank you for your loyalty and kind referrals of additional patients to us. We truly appreciate that you have chosen our office for your dental care. We hope these payment options make it easier and more comfortable for you to receive the treatment you desire.

Thank you

Drs. Palombaro, Farrell, Hill, Lee, Riley & Marcus