

Document 4: Notice of our Practice's (Dr. Herman Uys, Smiling Orthodontics) financial policies and your responsibility

To all our esteemed clients and patients

We hereby confirm our commitment to apply the principles as contained in the National Credit Act, Act No 34 of 2005.

We would like to draw your attention to the fact that we do not necessarily charge the same fee as the benefits your medical scheme allocates for orthodontic treatment. Medical schemes differ with regard to the benefits granted for certain medical procedures. It is your responsibility to ascertain what your personal financial responsibility will be for the planned orthodontic treatment.

- The main member of the medical scheme is liable for payment of the account, irrespective of the benefit structure of his/her medical scheme.
- Your account is payable within 60 days.
- We cannot make continuous calls to you to inform you that your account is in arrears. You are responsible to check your account monthly.
- It is our responsibility to ascertain that your medical scheme has received an account. We do not necessarily send your account to the medical scheme.
- We mail an account to you every month. The onus is on you to inform us if you should not receive an account, or of any discrepancies regarding your account. Our financial policy is in force as if you have received an account.
- We will furnish you with the required reports to enable you to obtain authorization for orthodontic treatment. You are, however, personally responsible to obtain the necessary pre-authorization and to determine what the medical scheme's annual limit for orthodontic treatment is before starting the treatment.
- We offer a 7% discount for cash payments should you settle the account in full (quoted amount) at the practice on the day the banding is done.
- In the event of legal action being taken in order to collect overdue payments, you will be held liable for all legal costs. Should it be deemed necessary to hand over your account, you will be liable for the full costs of your account and all monies due to the practice at that stage. Should you fail to comply with this financial policy, you have the right, according to the above Act No 35 of 2005, to obtain the assistance of a debt counselor, which will help us come to an agreement on a payment plan in order to make arrangements regarding the overdue account.
- If you do not abide by this prescribed financial policy, I will reserve all rights to stop any active treatment in the event of legal action in order to collect overdue payments. I will then render emergency services on a cash-only basis.