

Janis Moriarty, D.M.D., P.C.
General Dentistry

P.A.C.T. PROGRAM
(Pre-Authorized Credit Transaction)

The cost of dental supplies and staying compliant with OSHA (Occupational Safety and Health Administration) regulations and the CDC (Centers for Disease Control) is increasing at a fast pace. This is part of the reason why your co-pay or portion of your bill is due in full at the time services are rendered. The cost to generate and mail one billing statement is over \$9.00. We cannot continually bill patients for co-pays or balances that are the patient's responsibility. We realize paying large balances all at once can be difficult. Since it is important to proceed with necessary treatment to keep your oral health at its optimum level, we created a program that will help both the patient and our practice.

The P.A.C.T. Program is an agreement between you and our practice.
There are no banks or financial institutions involved.

This option is available if you have a balance or co-pay of **\$500.00 or greater. Dental insurance can be a helping hand but rarely if ever covers any procedure at 100%. (**The P.A.C.T. Program cannot be used for Invisaglin.)

It's simple. Together we review your total balance or co-pay and select a manageable and reasonable monthly payment. You supply us with a credit, debit or flexible spending card of your choice to keep on file. We will apply your monthly payment on the 1st or the 15th of the month. We mail you a receipt each month. That's it!

Benefits to you.....

- No credit approvals.
- Never accrue a finance charge.
- Eliminate check writing hassles.
- Save time & postage.
- Consolidate & categorize your record keeping.
- Manage your dental expenses.
- Pay at your own previously determined pace.

If you have further questions please call our office. Thank you!

607 Main Street * Winchester, MA 01890
www.myhealthysmile.net

(v) 781-729-7767 * (f) 781-729-1945
mydentalpractice@verizon.net