



Dental care is an important investment in your oral health, and your overall health. Prior to moving forward with your dental goals, we understand you need to be completely comfortable that your finances are in order.

Even if you have dental insurance, many dental services aren't covered by insurance, or you might be left with a co-pay, or you might need to provide for your out-of-pocket expenses.

One option to financing your dental investment might be through the use of your personal credit card. Personal credit card interest rates vary, so be sure you know beforehand what rate you will be charged.

Another option would be to finance your portion through a health care credit card. Healthcare credit cards can be a very convenient means of financing your dental work over time, however, it is important that you understand how financing works and the payments you will be required to make each month.

There are typically 2 types of financing offers you can choose from: no interest and low interest.

A **No Interest Plan** typically gives you a short time period to pay the balance, usually between 6-18 months. Under this plan, you must make at least the minimum monthly payments and pay off the entire balance within the period of time offered. Interest will be charged (sometimes back to the date of the original loan), if the entire balance is not paid off within the "no interest period".

A **Low Interest Plan** offers a fixed amount of credit, and a predetermined time frame in which to repay, sometimes up to 5 years. The balance is divided into equal monthly payments until paid in full.

Our office offers financing through Care Credit®. This company offers "revolving credit", which means you have a set credit limit, and as the balance is paid down, you can use the available credit again.

Make sure you understand how credit finance plans work before you decide on a specific plan. Only finance what you can afford, pay on time and make sure you read and fully understand your obligations.

Please visit carecredit.com for more detailed information.

If you are ready to apply for Care Credit® from the convenience of your home, we have provided a custom link, specific to our practice on the [Payment Information](#) page. Our Office and Financial Manager, Deborah DiMare, would be happy to help you navigate the application process. Please call her at 781-284-1430 if you have any questions.