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ORTHODONTIST
FOREVER SMILES

INSURANCE BENEFIT GUIDELINES

HOW DOES ORTHODONTIC INSURANCE WORK?

There are many different agreements between insurance carriers and their subscribers. Each insurance company may provide different benefits. However, orthodontic insurance generally differs from regular dental insurance in that each insured individual usually has a lifetime maximum benefit, not a yearly maximum. This benefit is paid as a percentage of the orthodontic fee and is paid out over the length of treatment. Charges for broken appliances, missed appointments and lost retainers are usually not covered by insurance.

HOW DOES OUR OFFICE ASSIST YOU WITH YOUR INSURANCE?

We are happy to work together with you and your insurance company to make sure that you receive the maximum benefit possible under your individual policy. However, please be aware that our primary financial relationship is with our patients or their families, not with the insurance carrier.

HELPFUL GUIDELINES

. Know what your benefits are before treatment begins. If you are not sure, contact your insurance company so that you know exactly what orthodontic benefits you can expect them to pay. We can receive an estimate of your benefit by phone or by fax. **<u>This is not a guarantee of benefit coverage</u>.**

* You will need to provide us with a completed insurance form from your company. This needs to have the insured's signature to assign benefits to our office.
* We will file the monthly or quarterly forms as a convenience to you.
* Once we know the estimated amount that your insurance carrier will be paying towards the treatment fee, we will set up a separate section on your account specifically for insurance. The financial arrangements we make with you are for the estimated amount that is due from you. Insurance payments are posted to the insurance portion of your account and personal payments are posted to the monthly balance due.
* If there is any change in your insurance coverage (a new job, your employer changes the carrier, another person in the family has insurance, etc.), it is your responsibility to inform our office. If we are notified of a change in your policy, we will attempt to contact you and your monthly payments will probably change.
* If there should be a change in coverage that reduces the benefit, the balance will be due from our patient's family.

We realize that understanding your orthodontic insurance can be difficult and frustrating. Please let us know if you have any questions about your insurance coverage.

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