

UNDERSTANDING YOUR ORTHODONTIC INSURANCE



Eligibility:

Your employer may offer orthodontic coverage, but that doesn't mean you are eligible. Some policies have age limits, might require you to work a minimum number of hours per week, or there may be a 6- to 12-month waiting period for a new employee.



Benefits:

Every plan offers a different level of benefits; however, any records billed out may come out of your regular dental benefits. Generally, an orthodontic benefit is separate from your regular dental benefit. In most cases, orthodontic benefits have a one-time use. It's important to note that maximums rarely cover half of a full comprehensive fee.



Two-Phase Treatment:

In the case that our doctor recommends two phases of orthodontic treatment, our office may only receive a portion of your insurance benefit for phase I. Any unused benefit may be applied towards phase 2 as long as the policy is still active.



Payments:

It is important to note that orthodontic benefits are rarely ever paid in full upfront. Depending on your insurance company, payments will be spread out over the course of treatment in monthly, quarterly, or yearly installments. Therefore, coverage **MUST** remain active throughout the course of treatment to receive the full benefit.



Starting Date:

The start date is the date the aligner/appliances/braces are placed on teeth. Your insurance will need this date in order to process claims.



Loss in Coverage:

Please be aware that any unpaid balance by your insurance company will be transferred to your balance.



Work in Progress:

Please inform our office immediately of any new coverage so we can submit a claim in a timely manner. It's not unusual for your new insurance company to prorate your benefit based on what the prior coverage paid and/or remaining treatment time. **Note:** Not all plans allow for work in progress.



Dual Coverage:

Double coverage occurs when a patient is enrolled in two active policies. Our office will do our best to help determine how much each policy should pay. **Note:** Some exclusions may be present on your policy making it impossible to collect on both.



Additional Procedures:

If extractions or exposures are needed to accomplish orthodontic treatment, it is important to note that your policy may combine these procedures with your orthodontic maximum. Therefore our office will not receive the full anticipated benefit and the remaining will be transferred to your balance.