



FOUR WAYS TO MAKE  
ORTHODONTIC TREATMENT  
MORE AFFORDABLE

# 1. Health Care Flexible Spending Accounts

Using Health Care Flexible Spending Accounts (HCFSA) to pay for treatment allows you to use pre-tax dollars for treatment. Many flexible spending accounts let you put up to \$2600 per year toward qualified health care expenses--including orthodontics. With HCFSA accounts, you may be able to pay for the entire treatment using pre-tax dollars. Using these accounts creates a significant tax advantage and can be the most powerful way to save money on your orthodontic treatment. Make sure you pay attention to your company deadlines if you plan to use flex spending dollars. Most employers require you to let them know ahead of time that plan to use flex dollars and how much you would like to save into an account. Check with your specific employer, but most companies have either November or June enrollment periods. Failing to sign up in time could cost you significantly more out-of-pocket dollars to pay for your treatment. Dr. Kalange offers complimentary consultations, so be sure to get an orthodontic exam before the deadline to register for your flex account.



## 2. Ask for Flexible Financing

Our office will offer you several options to pay for your treatment. Typically, you can pay for treatment in full and save a percentage on your treatment. Many people choose this option for tax purposes or to take advantage of mileage points on their credit cards. Alternatively, you can put a down payment and break payments into several monthly payments. Your payments are made to our office, and we don't charge interest or penalties on accounts that are paid on time. In certain situations it might be beneficial to consider an outside finance company. Dr. Kalange and his excellent staff will help you decide which option is best for you and your situation. In any rate, we want to make our World Class Orthodontic Treatment affordable. After all, you deserve it!



### 3. Insurance

Many dental policies have orthodontic coverage. If you have orthodontic insurance, congratulations! Typically, orthodontic insurance covers 50% of the fee, (regardless of the amount) up to a life-time maximum. Make sure to check with your employer to make sure what type of dental/orthodontic insurance is available to you. Some insurance companies now require a one-year waiting period so don't wait! You may have to sign up now for benefits to be available next year. Also, a common misconception is that you can only see an in-network orthodontist. This is FALSE! For almost all orthodontic insurances, you can still get the same insurance benefit regardless of if you see an in-network doctor or not.

Dr. Kalange and his staff will work hard to make sure you get the maximum allowable benefit available to you through your policy. We make it easy, and will do all of the billing and collecting of the benefits from your insurance company.



## 4. Watch for Hidden Fees

When comparing prices for orthodontists, look closely at the quoted fee. Many offices offer low fees up front but hit you with fees later in treatment, making the total cost for treatment much higher. Broken bracket fees, missed appointment fees, cancellation fees, and not including a fee for retainers in the initial quote can dramatically increase the total cost of treatment. BEWARE of any office that charges additional monthly fees after a certain point. For example, many offices can start charging extra if treatment extends beyond a certain point. This actually creates an incentive for the office to keep your braces on longer so that the office can charge more. Also, lower-fee offices typically use lower-cost materials. Braces can be purchased from third world manufacturers for a fraction of the cost of American made braces. All braces are NOT created equal. Using a cheaper brace can lead to months longer in braces and many more additional visits during treatment. Would you pay a few hundred dollars extra to be done with your braces sooner, with a better result, and with less trips into the office for adjustments? Consider this before selecting your orthodontist. Shopping for the cheapest orthodontic treatment in town may come with a significant cost; in dollars, your time, your comfort, and in a compromised orthodontic result.





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Orthodontics For Children, Adolescents & Adults