

## **This a new service we are proud to provide to our patients.**

- We file ALL insurance policies
- Blue Cross Blue Shield plans are filed, but payments go directly to policy holders.
- Having orthodontic insurance coverage will help in reducing your out-of-pocket expenses for orthodontic treatment.
- Prior to your initial examination, we ask that you become familiar with your benefits and have all correct insurance information filled out.
- Keep in mind it is extremely important to notify us of any insurance changes throughout your orthodontic treatment.

## **FYIs ABOUT INSURANCE POLICIES:**

- EACH policy is different.
- Some require meeting deductibles and can have waiting periods.
- This is especially important if insurance changes during orthodontic treatment.
- SOME insurance may not pick up coverage if changes are made.
- It is recommended to check with any new insurance for continuation of coverage prior to changing.
- Insurance benefits ARE NOT paid in a LUMP sum when the claim is filed.
- The payments are spread out monthly, quarterly, biannually or even yearly depending on your plan.
- Therefore, if you cancel your policy prior to full benefits being paid fully, the remaining balance will become your responsibility.
- Some insurance policies consider extractions as part of the orthodontic treatment, resulting in less benefits.
- We strongly recommend becoming familiar with your dental policy, so you are aware of how YOUR policy works for you.

**If you have any questions, please call us at (919) 719-1780**