

# **Payment Plan Information**

Our goal is to provide great service, great results, and an enjoyable experience. We have compiled this guide to answer the most frequently asked questions about our payment plans. Please feel free to contact our office with additional questions.

## What are the terms of the typical payment plan?

We offer several payment plans to fit your needs. The typical payment plan for full treatment consists of 24 monthly payments with no interest or finance charges. We offer payment plans with no down payment and plans with a down payment. Some plans require a credit application, and others utilize a monthly credit card charge or debit withdrawal.

#### Are there any hidden fees?

There should be no hidden fees in treatment. The fees and the corresponding treatment are discussed up front, and include all treatment planning, treatment itself, and aftercare. We do charge fees for lost or broken retainers, etc. There may be late charge penalties imposed by a finance company if payments are not made on-time, depending on your payment plan.

#### Do you offer in-office financing?

Our office strives to provide the absolute best experience and best results with orthodontic treatment. When you finance through a third party we are free to follow through with treatment in an efficient manner without the burden of tracking your payment and financial status. Some of our plans are very much like an in-office plan, administered by a company that specializes in orthodontic payment plans.

#### What does the fee include?

The fee includes the treatment discussed and provided by Dr. Curtis and all scheduled and emergency visits. Most treatment fees include the records appointment, placement of the braces, adjustments, removal of the braces, retainers, and aftercare. We expect our patients to return for many years following treatment to verify the quality of the result and maintain the retainers. Those visits are included in the fee. General dental procedures, such as cleanings, fillings, and extractions are outside of the realm of orthodontics and are the responsibility of your family dentist. In some cases additional outside treatment will be necessary utilizing an oral surgeon or other specialist, and those fees are not included in the orthodontic fee.

### What happens if my insurance changes?

If your insurance terminates before we have received the expected payment total the remaining balance may be paid in full or added to your payment plan, at your discretion. Insurance payment that exceeds the original estimate will be reimbursed directly to you.



