

## Making a Dream a Reality

Being sensitive to the fact that different people have different needs in fulfilling their financial obligations, we offer the following payment options:

1. No Down Payment; through our partner; Care Credit. Up to 18 months interest free, or up to 60 months at 14.9% interest. Credit application may be made on line at the office for instant approval, or at your convenience either on paper or on-line at home. No fee to apply.
2. Payment in Full at the start of treatment offers a bookkeeping courtesy discount of 6%.
3. In-Office Payment Plan; pending a good credit rating. Will require a down payment and monthly payments with no interest & no finance charge. Payments can be made by automatic checking withdrawal, check, automatic monthly credit card payments (MC, VISA, AMEX or DISCOVER), or online payments through our website.



Partnering on a journey toward a lifetime of healthy and proud smiles.

4. We will help you understand and submit your insurance claims. If payment is made in full, insurance reimbursement will be sent directly to you over the course of your orthodontic care.

5. Family discounts offered

Visit our website at  
[www.smilesbykaren.com](http://www.smilesbykaren.com)

for more information about our office as well as other helpful links.

The American Association of Orthodontics has a wealth of information about orthodontic treatment.

[www.braces.org](http://www.braces.org)

**DR. KAREN E. CALEF  
ORTHODONTIST**

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Changing lives...one  
smile at a time...

## Financing your Orthodontic Treatment



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# OUR FINANCIAL POLICIES

At the office of Dr. Karen Calef, we will strive to help you find a way to fund your orthodontic treatment; and if there is insurance that covers any part of the treatment, we will work with you to understand and maximize your benefits.



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The ultimate burden of responsibility lies in the signer of the financial contract for services.

If you or your child is ready to begin orthodontic treatment, you will be scheduled for two appointments; the first is for records and/or the gathering of information and the second is for a consultation. Dr. Calef will study the information

gathered at the first appointment and formulate a treatment plan that will be presented at your second appointment.

Please realize that payment for these two visits is due at the first appointment. In addition, we will ask you to fill out a full financial history form, gather insurance information, and ask your permission to do a credit check. This information will allow us to provide you with realistic payment options that will be fully explained along with treatment at the consultation appointment. Once our financial contracts and informed consent are signed, treatment can begin.

## Financing Treatment

If payment in full is not an option, monthly payment plans or extended credit options are offered at our consultation visit based on your credit history. A credit check will be done in order to offer you the appropriate level of financing. This type of credit check is a medical inquiry and will not have any detrimental effect on your credit rating. This service will be provided through OrthoBanc LLC.

## Insurance

Each person has a personal and financial interest and responsibility in understanding his or her health insurance. Insurance policies generally only cover a portion of orthodontic treatment, and each insurance company sets a limit on a once in a lifetime maximum benefit. We will submit a pretreatment estimate to your insurance company so that we both understand your maximum benefit and how payments will be made.

There are many types of insurance, Flexible Spending Accounts, Direct Reimbursement Accounts, Medical and Health Savings Accounts. These types of



Working together to understand the road to a successful partnership in a financial journey.

accounts require responsibility on the part the patient (or parent) to fully understand. We will help you try to understand terminology if you bring in information about your plan, but your best resource for these types of plans is your plan administrator (often your employer).

We do not participate in any HMO's or PPO's. If you have an insurance plan that requires you to go to a provider on their list, we do not participate in those types of plans. Some of these plans may still provide coverage if you go out of network. Your best resource for answering these questions is the plan administrator.

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