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## **PAYMENT INFORMATION SHEET**

Orthodontic treatment is an excellent investment in the overall dental, medical and psychological wellbeing of children and adults. Financial considerations should not be an obstacle to obtaining this important health service. Being sensitive to the fact that different people have different needs in fulfilling their financial obligations, we are providing the following payment options:

### **OPTION 1 - PAYMENT IN FULL**

A discount of 5% is given for payment in full at the start of treatment (excludes diagnostic records). This method may provide a greater tax benefit as orthodontic fees qualify as a medical/dental income tax deduction (HealthTax Credit). Payment in full can be made by cash, debit, Visa, Mastercard or cheque (made payable to Dr. Barry White).

### **OPTION 2 - PRE-AUTHORIZED MONTHLY PAYMENT PLAN**

The most common payment plan involves an initial fee followed by a series of consecutive monthly installments over the estimated treatment period. The initial down payment, to the office, is due the day that active treatment begins. The monthly contract fee is automatically invoiced on the 1st of every month. Your monthly payments can be processed using:

1. DEFT (direct electronic transfer) from your account on the 1st or 15th of the month. To set-up the pre-authorized debit, we will require a VOID cheque to be brought to us on or before the treatment start date.
2. Pre-authorized VISA or MASTERCARD payment on the 1st or 15th of the month.

**IMPORTANT NOTE:** This extended payment plan option is a courtesy that we provide to our patients. The monthly installment is not an appointment charge but rather a convenient payment plan. ***There is no relation between monthly payments and the office visits.*** This differs from the more familiar dental charges at your dentist for specific procedures. It also reflects the continuous nature of orthodontic care, as teeth are moving and correction is ongoing in between adjustment appointments. Insurance companies also prefer to reimburse in installments over the treatment time, and will typically refuse to make a lump sum reimbursement payment.

## PAYMENT POLICY

All fees for orthodontic services are charged directly to the patient or responsible party. The general office policies on financial arrangements are the same for insured and uninsured patients. In accordance with the guidelines of the Ontario Dental Association, we do not accept payment directly from an insurance agency.

## INSURANCE INFORMATION

Dr. White and our office staff will be happy to assist you in claiming any orthodontic benefits you may be entitled to from your dental insurance program. You will first need to send your insurance company a **Standard Information Form**, for the proposed treatment, which includes the diagnosis, total fee and payment schedule - we provide you with this form. They will calculate and inform you of the benefits to which you are entitled. It is usually a lifetime benefit that is paid out to you in the form of an initial down payment and consecutive monthly payments thereafter. In order to be reimbursed, you need to make the monthly payment and send a copy of the provided dental claim form from our office to the insurance company accompanied by any pertinent information.

*Please be advised that all orthodontic fees are arranged with the responsible party, and not with the insurance company. The percentage of reimbursement by an insurance company generally relates to the size or cost of the premiums paid. Therefore, there may be a wide range in benefits, even by the same insurance company. Your insurance plan may not include all orthodontics as a benefit. Insurance plans with orthodontic benefits usually cover only a portion of the overall fees involved in orthodontic care. In some cases, both spouses may have coverage that may be claimed as co-insurance.*