

FOREVER SMILES BRACKET CHATTER

Official Newsletter from
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Will my **ORTHODONTIC TREATMENT** *be covered* UNDER INSURANCE?

Dr. Yan Razdolsky and Dr. Elizabeth Razdolsky Michalczyk are staunch advocates for the importance of one's orthodontic health to their overall wellbeing. For this reason, a Forever Smile takes on added meaning beyond beauty and aesthetics as it affects the quality of one's life so profoundly. For this reason alone, we believe that insurance should never get in the way of patient's Forever Smile. So, this is an excellent question!

Many people have insurance and even dental insurance through their employment. Health insurance alone does not cover dental unless you were in an accident that necessitated emergency dental surgery, for example. Moreover, when it comes to dental insurance plans, orthodontic treatment again may not be covered without a full-coverage plan. For that, separate or extended orthodontic insurance coverage would be required. That's why it is crucial when shopping for dental insurance plans to compare all the features and benefits to ensure what's included is right for you and your family, including orthodontic coverage. For this, it is best to ask your HR professional or insurance agent what orthodontic included dental plan will work best for you.



So, what should you look for in a policy with orthodontic coverage? These types of insurance coverages usually allow for discounts and some cost assistance for treatments such as exams, imaging, braces, and retainers, to name a few. Of course, these costs will vary depending on each patient's unique orthodontic treatment needs and selected insurance policy. Because of this, it can be challenging to find an insurance plan that provides just the right orthodontic treatment without first getting an evaluation from Dr. Yan or Dr. Liz. So while some plans do help cover cost, different orthodontic treatment requirements may impact what insurance coverage is best for your family's situation. Scheduling a consultation and reviewing your case with our financial coordinator will help determine what coverages you should look for. From there, you can explore the different policy types to find the one that meets your family's orthodontic needs.

Something worth noting is that insurance policies with orthodontic coverages included may have a mandatory waiting period before benefits can be used. Moreover, once they do you may likely need to meet a minimum deductible before insurance coverage kicks in. This is super important when determining treatment schedule and budget. What's more, most our Forever Smiles patients with orthodontic coverage are also given a lifetime limit for orthodontic treatment that can only be utilized once and does not renew. Depending on the plan premium, lifetime maximums can range and most plans only cover a percentage of the orthodontic cost, up to that lifetime limit.

Another thing to consider is using FSA or HSA savings as an easy and convenient way to pay for orthodontic treatment. With these types of accounts, you can use allocated pre-tax funds to help cover the cost of braces, so you get exactly what you need when it comes to orthodontic treatment and the added bonus of tax-free savings.

Here at Forever Smiles we never let insurance get in the way of a healthier, more beautiful smile. Your smile is yours forever and we want to ensure you receive the best orthodontic treatment when you need it. Our team can help you better understand whether your insurance covers any portion of your orthodontic treatment. What's more our office staff is always available to help you with insurance claims and paperwork. 🏠

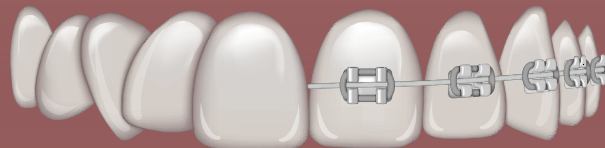
Happy New Year!



*Thank you for being part of our Forever Smiles Family. If you have any questions about this newsletter or anything else, please do not hesitate to contact us at our Buffalo Grove office: **847-215-7554** or via email: yan@razdolsky.com. We look forward to providing you and our community with even more reasons to smile!*

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