STAR ORTHODONTICS
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Orthodontic Insurance Benefits Explanation Form

Understanding Your Orthodontic Benefits:

1. Lifetime Maximum Benefit:

Orthodontic insurance typically includes a Lifetime Maximum Benefit. This is the total amount your insurance will pay towards orthodontic treatment over the lifetime of the insured individual.

- Example: If your policy has a $2,000 lifetime maximum benefit, this is the maximum amount your insurance will pay for orthodontic services.

2. Payment Schedule:

Orthodontic benefits are usually paid out over the duration of the treatment rather than as a lump sum. This means we will receive periodic payments throughout the treatment process. Typically on a monthly, quarterly, semiannually or annually basis. This is based on the contract between your employer and insurance company.

- Example: For an 18-month treatment plan, your insurance may pay $111.11 per month if the total benefit is $2,000

3. Percentage of Coverage:

Most insurance plans cover a percentage of the orthodontic fee, up to the maximum benefit.

4. Deductibles:

Some plans require a deductible to be met before benefits begin.

- Example: If your deductible is $100, you must pay this amount out-of-pocket before the insurance starts covering costs.

5. Coordination of Benefits:

If you have multiple insurance plans, the benefits may be coordinated. This means one plan will be considered primary and pay first. The secondary plan will be filed for you but we can only give credit for the primary. Anything paid by the secondary will be applied to the back end of your contract.

6. **Exclusions and Limitations:**

Certain procedures or conditions may not be covered by your orthodontic insurance.

- Example: There may be an age limit for coverage.

7. **Extractions and Other Procedures:**

If you or your child need extractions or other dental procedures during orthodontic treatment, payments for these procedures may be deducted from the orthodontic lifetime benefit.

- Example: If $500 is paid for extractions, this amount may be subtracted from your orthodontic maximum benefit.

8. **Responsibilities:**
   - Updating insurance information: If your insurance changes during treatment, it is your responsibility to provide the new insurance information to our office promptly.
   - Verifying Benefits: Ensure that your insurance policy is active and verify the coverage details with your insurance carrier.
   - Payment of Remaining Balance: If insurance benefits are exhausted or if claims are denied, the remaining balance will be your responsibility.

9. **Contracted Fee Schedule:**

Our office is not part of any contracted fee agreement between you and your insurance company. If any part of the benefit is refused due to the contracted fee schedule, you will be responsible for the remaining balance.

- Example: If your insurance denies part of the benefit because it exceeds the contracted fee, you must pay the difference.

Acknowledgement:

I understand the orthodontic benefits as explained above and agree to the terms and conditions. I acknowledge that I am responsible for any costs not covered by my insurance carrier. I authorize payment directly to the orthodontist for benefits otherwise payable to me.