

# **Don't Break the Bank!** 5 Ways to Pay for Braces

Braces are an investment, and while the long-term payoff is worth it, the short-term cost can be crushing. We understand how important it is to have options when it comes to setting up a payment plan for orthodontic services, so we've broken down five ways you can pay for braces.

Don't let your finances hold your child — or yourself — back from a beautiful smile and optimal health. Get orthodontic treatment without breaking the bank!

#### **1. Monthly Payment Plans**

Rather than pay for your orthodontic services in one lump sum, monthly payment options can help make these expenses more manageable. For added convenience, we accept automated monthly payments through a credit, checking, or savings account.

#### **2. HSA**

**Health Savings Account (HSA)**\*: A pre-tax benefit account for those on highdeductible health insurance plans (HDHPs) that helps you save for qualified medical expenses that are over and above your coverage limits or exclusions.

\*HSA payment options are welcomed, and we encourage you to check with your HSA account representative to verify that orthodontic services are covered before you get started.

### **3. FSA**

**Flexible Spending Account (FSA)**\*: A pre-tax benefit account that's used to pay for qualified medical expenses that aren't covered by your health insurance plan or elsewhere.

\*FSA payment options are welcomed, and we encourage you to check with your FSA account representative to verify that orthodontic services are covered before you get started.

# 4. Insurance Offerings

If you have dental insurance, check your policy to see if orthodontic treatment is covered. Sometimes, it's covered partially. In rare cases, your insurer may pay up to half the cost.

# **5. Financing Options**

Financing can be done with or without dental insurance. In some cases, dental insurance doesn't cover the entire orthodontic treatment cost. If this is the case for you, you can simply finance the remaining balance with a third party lender of your choice.

# Take the Next Step Toward a Happier, Healthier, and *More Confident Smile*!

You deserve to feel good about your smile. You also deserve to work with a doctor who listens, cares, and guides you to the best possible solutions for your preferred timeline and budget.

<u>Contact our team today</u> for a free consultation so you can embrace life with renewed confidence and a beautiful smile you'll be proud to show off.

