

## **A Great Smile is Within Your Reach**

Financial options at Town Center Dentistry and Orthodontics

### **Comprehensive Care and Dental Insurance**

Our Aim is to optimize the three main disciplines of dentistry:

1. The health of the teeth, gums and supporting structures,
2. The function of the jaws as they relate to the bite, and
3. The aesthetics of the smile.

Most insurance plans allow benefits that focus on the health of the teeth and gums. They provide minimal-to-no benefits towards function and aesthetics. Although we are not against insurance, we think the current insurance model is incomplete as it relates to comprehensive (optimal) dental care.

***The good news...*** We have found that most of our patients still maximize their insurance benefits with us. However, we have decided not to allow the insurance companies to dictate or compromise the quality of your dental care.

If you have insurance, we will help research your benefits and relate the information about your specific treatment. We will be your advocate in an attempt to maximize your benefits that are due to you. We will provide narratives and x-rays to your insurance company informing them about the necessity of your treatment. We are not responsible for insurance underpayment or non-payment. Any underpayment or non-payment is your responsibility.

As we are not participants in most plans, we ask that you pay for your treatment at the time of service and if benefits apply, your insurance company will reimburse you.

### **Financial Options at Town Center Dentistry and Orthodontics**

Once a plan of action is agreed upon, we will discuss the different financial options available at Town Center Dentistry and Orthodontics.

#### **Option 1: Pay as You Go**

This option allows for you to pay for the treatment as it is performed. It is a great way to ease into the treatment plan

#### **Option 2: 5% Pre-Pay Discount**

This allows for a discounted price and reduces the hassle of finances. This option is for treatment plans (above \$5,000) paid in full prior to commencement.

#### **Option 3: Care Credit**

Care Credits provides interest-free financing (with acceptable credit) for up to 12months. Care Credit also has low interest, low monthly payments that can be extended up to 48months.

#### **Option 4: 90 Days**

This option allows for you to pay in three monthly installments. For ease, you can provide three post-dated checks or credit card authorization on a date of your choice.

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