

**ORTHODONTIC ASSOCIATES OF MERCER ISLAND**R. William McNeill  
DDS • MSKara J. McCulloch  
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## ORTHODONTIC INSURANCE COVERAGE

***How Does This Office Assist Me With Insurance?***

We are happy to work together with you and your insurance carrier to make sure that you receive the maximum benefits possible under your individual policy. For your convenience, we will gladly process all insurance claims relating to charges for care rendered in our office. Please understand, however, that our primary financial relationship is with our patients or their families, not with their insurance companies.

***How Does Orthodontic Insurance Work?***

There are many different agreements between insurance carriers and their subscribers, and each contract provides a different benefit. Orthodontic insurance, however, generally differs from regular dental insurance in that each insured family member typically has a lifetime maximum benefit for orthodontic services. This benefit is paid as a percentage of the orthodontic fee until the benefit maximum has been reached. Orthodontic insurance is paid over the course of treatment, not all at the beginning.

- ***Eligibility:*** The requirements for eligibility vary by policy. Some policies require a waiting period for new employees, while others may require a specific number of hours to be worked per pay period to remain eligible. Orthodontic coverage in some cases is available only to dependent children under the age of 19. If you are unsure of eligibility requirements, you should refer to the plan booklet or contact the insurance administrator at your place of business.
- ***How Benefits Are Calculated:*** There is no universal formula for calculating the amount to be paid toward the initial appliance placement fee or subsequent monthly fees. Each policy maintains its own formula. As an example, however, it is common for orthodontic benefits to be paid at 50% of the treatment fee to a lifetime maximum amount. Your policy may have a yearly deductible.
- ***Multiple Coverage:*** If the patient is covered by more than one orthodontic insurance policy, the carriers will determine which plan is considered the primary policy. Often this determination is made by birth dates of the insured parties. This method of determination is not a universal formula, but is individual to each carrier. The secondary insurance carrier will not declare or pay benefits until the primary carrier has made a determination of treatment that will be covered. The secondary carrier usually requires written confirmation from the primary carrier of the benefits to be covered.
- ***Flexible Benefit Plans:*** Flexible Benefit Plans have become a very popular method of projecting "before tax" dollars to be spent during the next plan year. You must declare the amount to be spent for the year prior to the beginning of the plan year. The plan year for the policy may not be a calendar year. You may wish to confirm the beginning of the plan year. You stand to receive the greatest benefit by planning how orthodontic treatment can fit into the rules of your Flexible Benefit Plan.

After providing us with all your insurance information, we will bill your insurance carrier directly. All insurance benefits will be assigned to our office. We cannot render service on the assumption that our charges will be paid by an insurance carrier. If for any reason your employer terminates insurance during the course of treatment, you will be responsible for all remaining unpaid fees.

***Please do not hesitate to discuss any questions you have in regards to this information with Rhonda, our Financial Coordinator.***

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*Serving Mercer Island, Seattle, Bellevue, and Surrounding Communities*