

Discover The Beauty Of Our Payment Plan Options

Orthodontic treatment is an excellent investment in the overall dental, medical and psychological well being of children and adults. Financial considerations should not be an obstacle to obtaining this important health service. Being sensitive to the fact that different people have different needs in fulfilling their financial obligations, we have some great options and we are sure that we can work one out for you. We make a beautiful smile affordable for anyone who really wants one! Since treatment times differ from patient to patient, these payment options do not correspond to the estimated treatment time, but are merely provided for your convenience.

Which would be of interest to you?

OPTION 1: Payroll Tax Free Flexible Spending Accounts (FSA)

An FSA allows you to set aside a portion of your paycheck in order to pay for qualified medical expenses. The money you elect to contribute is deducted from your pay and transferred directly into your FSA and, therefore, is not subject to payroll tax. After incurring eligible medical expense, you can then submit your receipt for reimbursement from your FSA. Orthodontic treatment expense usually qualifies for FSA reimbursement. Save money and use a pre-tax contribution. Speak to your employer about this convenient way to get the smile you want.

OPTION 2: No Down Payment Plan (Chase Health Advance Financing)

We are now associated with a super financial partner, Chase Health Advance Financing, that offers fast, confidential, long-term, patient financing. Like many other financing programs, payments include a minimal service fee. – Good credit standing is required. Applying is easy. Call Chase Health directly 1-800-510-5638 or www.chasehealthadvance.com. Many families are happier with this option because they don't owe the doctor.

OPTION 3: Zero % Financing After a Down Payment

Please be aware that our office is unable to extend the same type of credit-loan as Chase Health Advance Financing. We believe that their plan is the best way to finance your orthodontic fee. Chase Health's broad lending experience and economy of scale produce both great rates and longer terms. However, if you are not comfortable with that option, our office will extend you credit-loan in this manner:

- * An initial payment of 15% is due when treatment begins with the balance paid in 24 payments using pre-addressed return mail envelopes.
- * Past due balances are subject to a late fee. Failing to keep your financial agreement may result in premature treatment termination.
- * Payments can be automatically drafted from your checking account or placed

on your Visa/Master/Novus/Diners Club/CareCredit card with your pre-authorization. You can spread your payments to your credit card company over time and make payments that fit your individual situation. In addition, many of these cards offer you frequent flyer miles or cash back for the amounts that you charge. Many of our patients take advantage of this opportunity.