

## *Insurance*

- We will submit orthodontic claims on your behalf, as well as advocate for you to obtain your maximum benefit.
- Insurance coverage varies and it is your responsibility to understand what your plan covers. This includes lifetime/annual maximums, deductibles, co-insurance amounts, etc. Any questions about your insurance benefits should be directed to your employer or your insurance company.
- Insurance benefit amounts are not a guarantee of payment, but an estimate based on the information we have received.
- Orthodontic claims are paid on a schedule and rate that the insurance company determines. Most times, we do not receive the full benefit up front as it is paid out over a period of time. For this reason, it is important to verify if the orthodontic benefit has been paid in full prior to cancelling orthodontic coverage.
- You are financially responsible for any amount the insurance does not pay. This would include balances remaining after deductibles, limits for usual and customary, and change or lapse in insurance coverage.



## ***Financial Policy***

*Thank you for the trust and confidence you have placed in our office.*

*We appreciate the opportunity to provide orthodontic care for your family.*

*As a service to our patients, we strive to provide a comprehensive understanding of your financial responsibilities.*

---

### **Montoure & Hanson Orthodontics**

#### Ashwaubenon Office

2000 Shady Lane  
Green Bay, WI 54313  
Phone: 920-499-3721  
Fax: 920-499-7502

#### Howard Office

1756 Cardinal Lane  
Green Bay, WI 54313  
920-884-2808  
Fax: 920-884-2966

## *Understanding your financial obligations*

We understand that orthodontic treatment is a significant time and financial commitment and want to make it as easy as possible for you to enjoy your journey to a new smile!

- Entering into orthodontic treatment involves signing a legal contract with our office for services.
- Regardless of parent's marital status, the parent or guardian who brings a minor patient in for orthodontic services is fully responsible for the account.
- Diagnostic Records and Treatment Plan are included in the Professional Fee. If the start of orthodontic treatment is delayed for any reason, this will be billed separately.
- **Our Coordinators will be happy to answer questions or address any financial concerns you may have.**

### *Flex*

If your employer offers a flexible spending health plan, please check with human resources to understand how your flex works.

- What is needed for reimbursement, i.e., receipts and/or signed contract?
- Does your company issue a benefit card?
- If your flex money is exhausted for the year, monthly payments are still required to keep your account current.

### *Retainer Repairs / Replacement*

- Dr. Montoure and Dr. Hanson will monitor your post-orthodontic care for a period of time. Your first set of retainers and retention visits are included with your treatment fee.
- Replacement retainers, retainer repairs, and lost or broken appliances will incur a charge.

For your convenience, we accept  
MasterCard, Visa, Checks and Cash  
We also offer auto-pay by bank or credit card  
Make a Payment Online!  
[www.mhortho.com](http://www.mhortho.com)  
Online payments will be applied to your  
account on the next business day.

### *Late Fee Policy*

- There is no interest or finance charge for accounts that are kept current.
- **A \$15.00 late fee will be assessed on overdue accounts which are not paid within 15 days of their due date.**
- **A \$30.00 NSF fee will be applied to payments that are returned for non-sufficient funds.**
- For automatic payment plans: it is your responsibility to keep our office informed of current credit card or banking information. A declined transaction must be paid within fifteen days of the due date to avoid a late fee.

### *Collection Policy*

- In the case of continued payment delinquency please be aware that all billing parties will be sent to collection.
- You will be responsible for all legal fees accrued in collection procedures and the entire unpaid balance of the professional fee will become immediately due.