

**VECTOR III® recommends:**

**AdvanceCare DENTAL**



As the only financial service provider endorsed by the American Orthodontic Society, we are proud to provide low rate payment options with the **Pen Fed Care Platinum Rewards Visa Credit Card** that allows you to:

- + Apply at the dentist office or at home
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To learn more visit: [www.advancecaredental.com](http://www.advancecaredental.com)  
19046 Bruce B. Downs Blvd. #78  
Tampa, FL 33647  
Customer Service: 1-866-218-5141

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**Ask your doctor about the types of plans he will take in his office he will be happy to help.**

Feel free to discuss the various finance options with your doctors' staff. This information should give an overview and generalized financial options. Your doctors staff should be able to listen to your individual needs and requirements and work with you to develop a customized plan to facilitate orthodontic treatment. The orthodontic treatment for the patient is the primary consideration for doctors, staff and parents. The time and financial arrangements are generally flexible enough to be modified to accommodate the individual patients/parents requirements. The doctors staff are aware of these options and are used to working closely for the patient/parents to develop a "Comfort Zone" and workable financial arrangement.

**See our website at [www.VECTORIIIORTHO.com](http://www.VECTORIIIORTHO.com)**

## A GUIDE TO ORTHODONTIC FEE PAYMENT PLANS

**THE USUAL AND CUSTOMARY ORTHODONTIC FEES HAVE BEEN CHARGED AND PAID IN THE FOLLOWING MANNER:**

**A) TOTAL FEE** The cost of the patients active treatment, up to the finish and removal of braces and the start of the retention phase. (\*Note 50 years ago (1940's) an OPEN END FEE was customary, an initial payment and a payment per month of active treatment. Retainers and office visits in retention treatment were extra.)

The national average treatment time is 24-30 months. An initial payment of 1/3 of the total fee is customary the 1st month of treatment (at the placement of the appliances and startup). The remaining 2/3 of the fee is paid up to 24 months unless otherwise advised. This is a payment schedule for a total actively orthodontic treated case. Retention treatment and office visits in retention are extra.

It is customary that the total remainder of the fee be paid the month the case is finished, when the braces come off, if treatment is less than 24 months. The total amount of the fee is usually held to if the treatment takes more than 24 months or less than 24 months unless otherwise advised.

**B) CASH DISCOUNT FOR PREPAYMENT THE FIRST MONTH** The cash option can be decided at the 2nd month payment due date if indicated by the patient as a preference. **EXAMPLE:** Total fee paid over 24 months, 1/3 initial payment, 2/3 balance paid over next 23 months. 5% of the 2/3 balance can be deducted from the total fee if pre-paid.

**C) CASH REBATE** for prepayment of the total fee the 1st month. A cash rebate of 5% of the 2/3 balance prepaid not deducted from the total fee but paid to the patient at the beginning of treatment.

#### **D) CREDIT CARD OR AUTOMATIC DEDUCTION PAYMENT**

**PLANS.** We can pre-arrange with no interest charged for the initial payment and 23 monthly payment plans.

**E)** The patient and their personal financial advisor may at times require a custom designed payment plan. Your doctor and his staff will try to accommodate your individual requirements.

Information regarding interest rates and credit plan options are different in each case as per the individual plan option. A partial list of finance plans for dental and orthodontic fees will follow.

**Frequently asked questions such as tax considerations,**

**A)** A second mortgage and the interest deductions

**B)** Medical expense deductions (itemized as per your accountant)

These and other questions are best answered by the patients personal accountant or financial advisor.

Orthodontic fee adjustment per year at the 50th percentile is approximately plus 4% each year. The survey is taken every two years by the American Dental Association.

#### **D8080 Adolescent Orthodontics**

In 2002 at the 50th percentile with an adjustment at 4% the fee was \$4360.00

In 2005 at the 50th percentile with an adjustment of 4% the fee will be \$4850.00

In 2006 at a 4% increase the fee would be \$5044

In 2007 at a 4% increase the fee would be \$5246

In 2008 at a 4% increase the fee would be \$5460

In 2009 the ADA 50th percentile **Decreased** to \$5200

In 2011 the ADA 50th percentile **Increased** to \$5300

In 2013 the ADA 50th percentile **Increased** to \$5700

#### **D8090 Adult Orthodontics**

Add approximately \$300.00 to the figures for adult treatment at the 50th percentiles.

#### **D8690 Transfer Patient**

In 2001 at the 50th percentile the fee of \$125.00 per month was charged.

#### **D8692 Replacement Standard Retainers**

In 2001 the fee was \$150.00 each.

The following are some options for financing your orthodontic treatment fees:

#### **CareCredit®**

*Patient Payment Plans*

1-800-300-3046 ext. 519

carecredit.com

901 East Cerritos Ave.

Anaheim, CA 92805-6475

Phone 1-888-255-4426

Fax 1-714-491-7005

e-mail info@carecredit.com

ADA recommended

#### **orthodontists fee plan®**

by **Capital One®**

**OFP®**

**225 Turnpike Road**

**Southborough, MA 01772**

**Phone 1-888-337-4171**

**Fax 1-508-573-3222**

**e-mail info@feeplan.com**

**AAO recommended**

When evaluating your options in the areas of mortgage financing or

The  
**HELPCard**

P. O. Box 1567

Fayetteville, AR 72702

Phone 1-800-945-4357 ext. 316

e-mail info@helpcard.com

**PatientFinance.com™**

by **Health Capital Finance**

**Group, L.L.C.**

**1077 Bridgeport Avenue**

**Shelton, CT 06484**

**Phone 1-800-637-8324**

**Fax 1-203-225-9112**

**e-mail info@patient**

**finance.com**

refinancing and equity lines of credit, your present mortgage is the obvious place to start. Updating the options you have with your current financial institution and financial advisors can be readily compared to other financial options. Awareness and judgement can often provide favorable additional options for you.

We have a "short list" of areas for you to get information:

**us bank®**

U. S. Bank Creditline Customer Service 1-800-852-5786

Mortgage Customer Service 1-800-365-7772

Corporate headquarters U. S. Bancorp, U. S. Bank Place

601 Second Avenue South

Minneapolis, MN 55402