

# Braces planning worksheet

Insurance questions to ask, and what to ask every orthodontic office.

## 1 Call your insurer

Have the plan member's certificate number ready. If a second plan applies, fill in both columns.

| QUESTION                                                         | PLAN 1 | PLAN 2 |
|------------------------------------------------------------------|--------|--------|
| Is orthodontic care covered, and for which ages?                 |        |        |
| What percentage does the plan pay?                               |        |        |
| What is the lifetime orthodontic maximum?                        |        |        |
| How much of the lifetime maximum is left?                        |        |        |
| Is there a waiting period before claims?                         |        |        |
| Are clear aligners covered as well as braces?                    |        |        |
| Does the plan pay in one amount or over the course of treatment? |        |        |
| Will you give a written estimate from the treatment plan?        |        |        |
| If two plans apply, which one pays first?                        |        |        |

## 2 Ask every orthodontic office

- ☐ What is going on with my teeth and bite right now?
- ☐ What happens if I wait?
- ☐ Which appliances could work, and why?
- ☐ How long will treatment take, and what will retainers look like afterward?
- ☐ What are the tradeoffs and the full cost?
- ☐ What does the fee include: appointments, adjustments, refinements and retainers?
- ☐ Is there interest on the payment plan? What is the monthly amount and any down payment?

Compare offices on what is included. A quote that leaves out retainers can end up costing more.

# If two households share the cost

A calculator for the arithmetic, and the points to settle before treatment starts.

## 1 Work out each parent's share

|                                                            |    |
|------------------------------------------------------------|----|
| A. Total fee for braces and any retainers included         | \$ |
| B. Insurance estimate, all plans together                  | \$ |
| <b>C. Left to pay (A minus B)</b>                          | \$ |
| Parent 1 yearly income                                     | \$ |
| Parent 2 yearly income                                     | \$ |
| Parent 1 share = income 1 divided by (income 1 + income 2) | %  |
| Parent 2 share = income 2 divided by (income 1 + income 2) | %  |
| Parent 1 pays (C times share)                              | \$ |
| Parent 2 pays (C times share)                              | \$ |

Alberta's Child Support Guidelines name orthodontic treatment as a health-related expense a court can share in proportion to parents' incomes, after insurance. Your court order or agreement sets the actual split. This sheet only does the arithmetic and is not legal or tax advice.

## 2 Settle these before treatment starts

- ☐ Who signs the financial agreement at the orthodontic office?
- ☐ What percentage does each parent pay, and is it written in the order or agreement?
- ☐ Do retainers and refinements count? If there is doubt, name them.
- ☐ Which insurance plan goes first, and how much of each lifetime maximum is left?
- ☐ Who will claim the medical expense tax credit, and who keeps which receipts?

## 3 Payment and receipt log

| DATE | PAID TO | PAID BY | AMOUNT | RECEIPT                  |
|------|---------|---------|--------|--------------------------|
|      |         |         |        | <input type="checkbox"/> |
|      |         |         |        | <input type="checkbox"/> |
|      |         |         |        | <input type="checkbox"/> |

Keep receipts that show who was paid. The CRA lets you claim what you paid in any 12-month period ending in the tax year, less insurance reimbursements.