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Health Watch

Keeping a Perfect Smile as You Pay For It

A perfect smile doesn't come cheap.

Correcting crooked canines with braces costs around \$5,000, and a little more than half of braces wearers benefit from dental insurance.

It's not all bad news, though. Here are some strategies for putting your teeth—and your pocketbook—in alignment:

Spread the payments. Most orthodontists allow patients to pay over 24 months without fees or interest, though they may require a down payment. Caveat: Using a payment plan means you forgo discounts of 5% to 10% that some providers give for paying up front. In addition to their own plans, orthodontists offer information on third-party financing, which may allow payment over as long as 60 months, but at a high interest rate.

Buy a medical-benefits card. Offered by companies such as AmeriplanUSA (972-792-2700,

ameriplanusa.com) and SaveWell (877-728-3935, savewell.com), these cards give discounts from 10% to 50% on the dental bill as long as you go to caregivers in their networks. The cards aren't insurance, nor can they usually be combined with insurance. You can still arrange a payment plan with the provider even with your discount. Ameriplan USA is \$11.95 a month for an individual, \$19.95 for a household. SaveWell is \$84 a year for a household.

Use a flexible-spending account. Some companies offer workers these accounts, from which they can spend pretax wages for medical expenses, such as orthodontics.

Get checked by age seven. Dr. Nahid Maleki, an orthodontist in Washington, D.C., says early detection of alignment problems, before adult teeth appear, can "simplify orthodontic treatment later," reducing the cost.

By Alex Frangos