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Cavanaugh Orthodontic Care  
391 W. Weaver Road  
Forsyth IL 62535

Before you come in for your first appointment, please call your insurance company to find out exactly what kind of orthodontic coverage that you have. If you have two insurance companies, we need to know which insurance is primary and the amount of coverage for both companies. As a courtesy to our patients, we will submit claims to your insurance company if completed insurance forms are provided to us.

Thank you

The following questions are what you will need to know before your first appointment:

1. Who is your insurance company? If more than one please list primary and secondary?
2. What is the deductible? Are there separate deductibles for dental and orthodontics? Is the deductible yearly or lifetime?
3. What percentage is your orthodontic coverage?
4. What is your yearly ortho maximum? Lifetime max? Are your dental & ortho charges included in this max?
5. How much of your max have you used so far this year: Lifetime?
6. What is the age limit for orthodontics?
7. Is there adult coverage for orthodontics?
8. If you have two insurance companies, what kind of coordination of benefits are there? Will secondary insurance pay their max regardless of what the primary insurance pays?