

FREE GUIDE FROM ALIGNLOOM

Orthodontic Cost & Insurance Planner

A plain-language planner to estimate what you might actually pay — after insurance, FSA/HSA, and a payment plan.



Understand braces and clear aligners in plain language — then get matched, free, with licensed orthodontists near you. You compare and choose who to see.

Start with the typical range

These are typical US ranges and estimates only, not quotes. Only a licensed orthodontist can price your case after an exam.

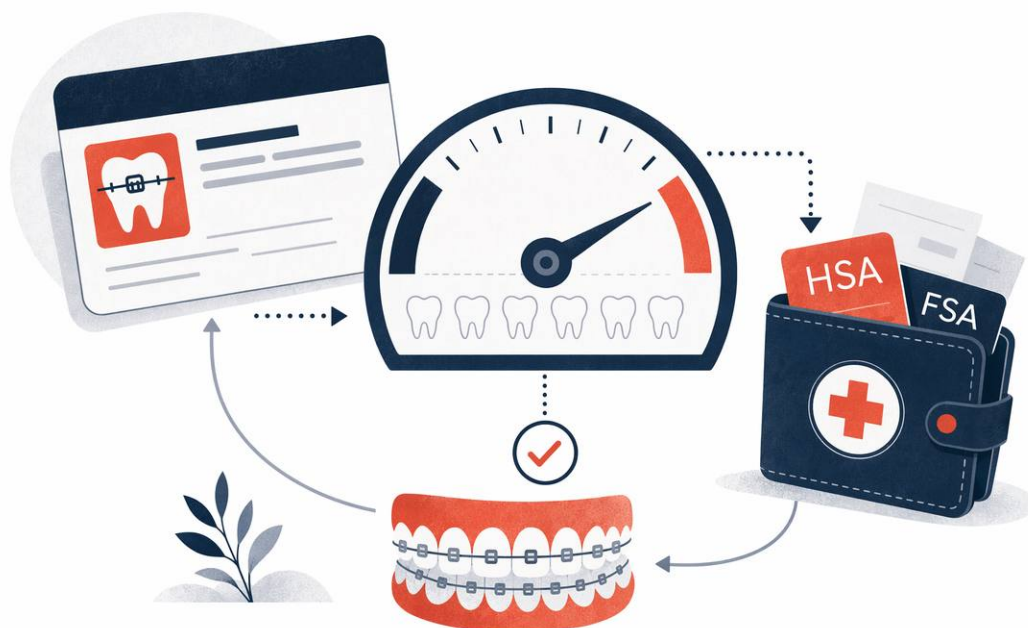
Typical cost by treatment

Treatment	Typical range	Notes
Metal braces	\$3,000-\$7,000	Often the most affordable full treatment
Ceramic braces	\$4,000-\$8,000	A little more for the look
Clear aligners	\$3,000-\$8,000	Varies most with case complexity

Retainers

\$100-\$500

Per set, usually after treatment

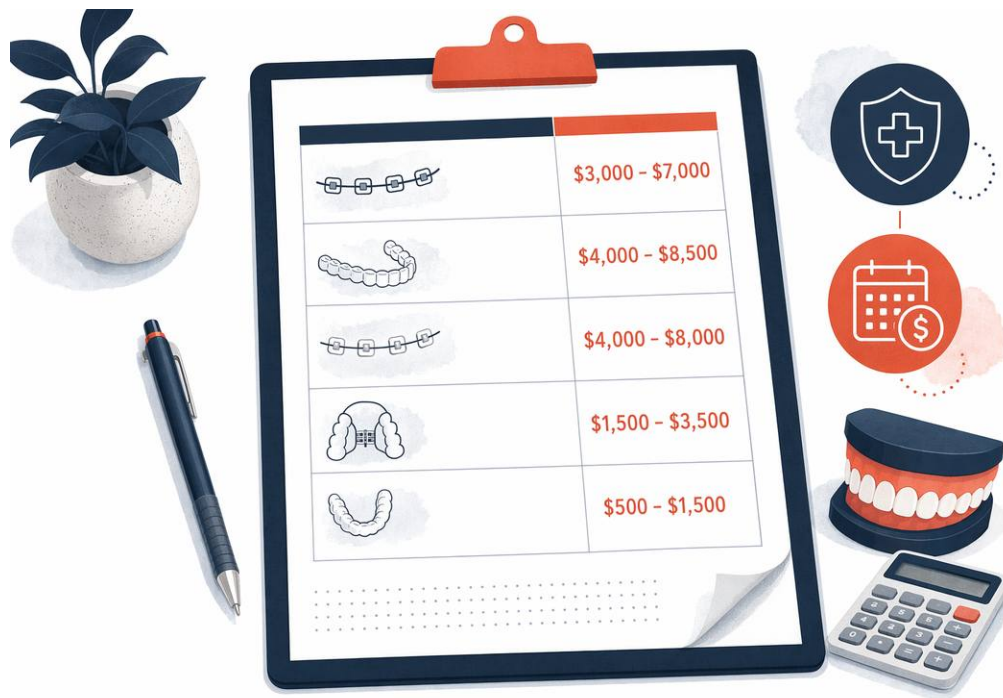


Subtract your insurance

- 1 Check whether your plan has an orthodontic benefit (many do not).
- 2 Find the lifetime orthodontic maximum (often \$1,000-\$3,000).
- 3 Note any waiting period before the benefit starts.
- 4 Subtract the benefit from the quoted price.

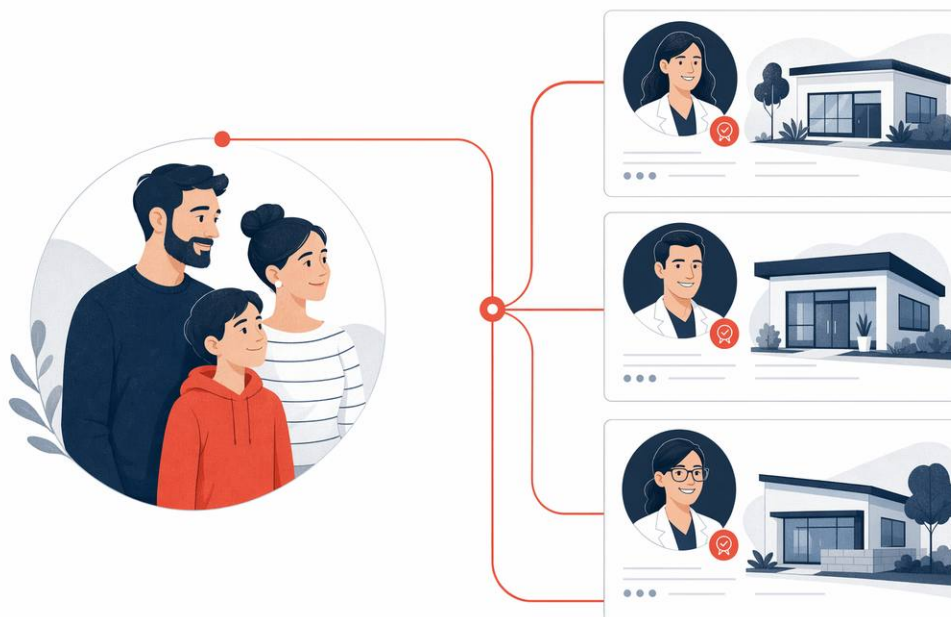
Use tax-advantaged dollars

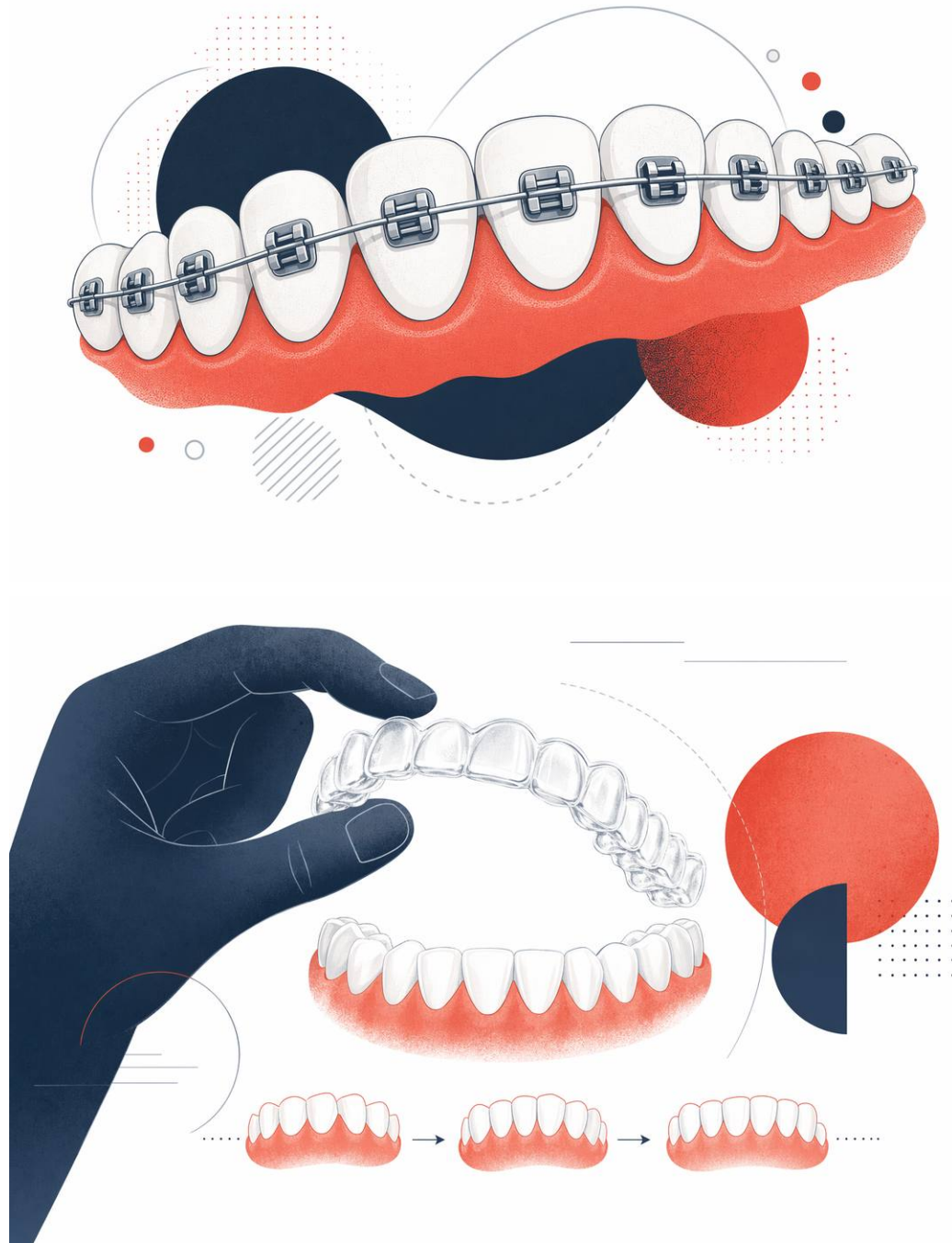
- FSA and HSA funds can often be used for orthodontic care.
- Ask the office which records they can provide for reimbursement.
- Plan FSA contributions before open enrollment if you can.



Check the payment plan

- Ask for the monthly amount, the deposit, and the length.
- Ask whether there is any interest or fee.
- Confirm what happens if you move or switch offices.





Important

AlignLoom is a free matching service, not a dental or orthodontic practice, and is not a dentist, orthodontist, or licensed healthcare provider. Nothing here is medical or dental advice. The information is general and educational; only a licensed orthodontist can advise you after an in-person exam. Cost figures are typical ranges and estimates, not quotes or guarantees; your real price depends on your case, your area, and your insurance. Always see a licensed orthodontist, verify their license yourself, and confirm the treatment plan and price in writing before you start. We collect contact details only — never medical history.