

# Price of Beauty

## A special five-part series

In the final installment of our series, the Sun's Nadia Moharib prices procedures to brighten your smile, tighten your tummy, iron out those wrinkles and firm up those various jiggy bits. You can blow the budget, or have to take out a second mortgage.



# LOOKING GOOD ON THE CHEAP

Cosmetic surgery is a multibillion-dollar business in North America — and for those with 21st century beauty aspirations, the bills rapidly pile up. We've added up some of the potential work and lumped it into plans, right, in descending order of cost. Of course there are other procedures not listed, but this gives an idea of the range whether you're Oprah or a humble coffee shop clerk ...

When it comes to cosmetic changes, you don't have to spend big bucks for huge results.

Sometimes money makes all the difference but there are less-expensive options that won't break the bank.

The follically challenged can shave it all off.

Remember bald is beautiful. Do it at home for free, go to the barber for under \$20 or, if you just can't live without your hair, spend hundreds for transplants, which often look great.

If your smile is making you frown — instead of dropping hundreds on getting the dentist to make your teeth whiter, do it at the drugstore for a fraction of the cost. Kits range from \$16 to \$50.

Many dentists, including Calgary-based Dr. Cliff Swanlund, says that option is fine for people who just want a shade lighter.

For more than that, he suggests people get their dentists to prepare them a take-home, custom-made kit, which usually runs \$200 to \$400.

The most expensive, quicker but not necessarily better option — "If your wedding is the next day," Swanlund says — is getting it done in the dentist's chair which can run over \$1,000.

For fixing chipped teeth, resins cost big bucks but far less than veneers.

In lieu of a facelifts, which run \$6,000 to \$12,000, there's a few options. Face the fact you are aging, you've earned those lines.

Some, including Oprah, are opting for non-surgical enhancements.

The FeatherLift, for instance, costs heaps less than surgery.

Breasts don't pass the test?

You can bust the bank and shell out thousands for a permanent pair by going under the surgeon's knife, or you can shop around for a bounty of relatively low-cost options such as bras to boost your look.

If you are a little jelly-in-the-belly you could spend nearly \$10,000 on a tummy tuck, or for the price of a gym pass and the time it takes to crunch it into shape, do it yourself.

For those scary-hairy body bits, laser hair removal will permanently take off the hair but costs a couple of C-notes per treatment.

Waxing, a way to temporarily remove hair, is less expensive, running under \$20 for a brow and just a bit more for a bikini or back.

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## GOLD PLAN

- Blepharoplasty or eyelid surgery: About \$2,000 to \$3,700 for both upper and lower lids
- Hair transplants: Up to \$5,000
- Rhinoplasty or nose job: \$2,600 to \$5,000
- Teeth whitening: Up to \$1,500
- Full-mouth reconstruction up to \$50,000
- Facelift: \$6,000-\$12,000
- Brow and forehead lift: \$3,500-\$4,500
- Breast augmentation: \$5,600-\$9,000
- Abdominoplasty or tummy tuck: \$7,500 to \$9,500
- Buttock enhancement: \$5,000 to \$7,000
- Liposuction: \$1,000 and up

**TOTAL: \$108,200**

## SILVER PLAN

- Hair transplants: Up to \$5,000
  - Teeth whitening: take-home plan, about \$400
  - Porcelain veneers: \$800-\$1,500 per tooth
  - Microdermabrasion: About \$100 per session or up to \$1,225
  - Intense Pulsed Light therapy: \$150 to \$250 a session
  - Botox: \$300 to \$700
  - Breast lift: \$3,000 to \$6,000
  - Liposuction: \$1,000 and up
  - Laser hair removal: \$300 per treatment
- TOTAL: \$16,375, but you have to add \$1,000 more for each tooth veneer added.**

## BRONZE PLAN

- Go lower end on hair transplants or try Nioxin shampoo products
  - Teeth whitening: as low as \$16 at the drugstore
  - Resin bonding: \$500 to \$750 if you need work on your teeth
  - Facial: \$40 and up
  - A good bra which can maximize what you've got, \$25 and up
  - Waxing: \$12 and up
  - A gym pass \$400 and up
- TOTAL: \$1,643 at the very least**



— GREG HENKENHAF, Sun Media

**PLASTIC EXPERT ...** Ann Kaplan runs a credit card firm specializing in plastic surgery.

# Cash or Medicaard?

## Specialty plastic buys cosmetic surgery

You can buy everything from a new set of lips to smaller hips now and pay later.

Except in cases where the procedure falls under corrective or restorative surgery, cosmetic procedures are not usually covered by provincial health care.

Medicaard, a Toronto-based company, offers credit for patients who need help paying for cosmetic treatments, plastic surgery, laser eye surgery, hair restoration or removal, orthodontics and a host of other procedures.

In 2003, more than 17,000 credit applications were processed with Medicaard, with plastic surgery and cosmetic procedures accounting for 10-15%.

The average loan is about \$3,500 with 79% of its clients women.

President and chief executive Ann Kaplan says the industry is shifting, with the word Botox now as commonplace as Kleenex.

"People are not as skeptical or judgmental about it and if you don't have the Barbie-doll look it's acceptable," she says.

While plastic surgery often went too far in the past, people are increasingly after a natural look, she adds, warning people to research options — and there are many of them — before getting work done.

Available online or in medical offices, the Medicaard application doesn't ask for any collateral, is "not limited to a credit check and takes about 20 minutes for a decision to be made.

But like a lot of loan services, interest rates aren't always as favourable as what you might get at the bank, say, for a mortgage. Rates start at 9.95% and go as high as 22.95%.

The rate of default is high and like all credit, it must be carefully managed.

— MOHARIB