

DELTA DENTAL ORTHODONTIC SERVICES

Frequently Asked Questions (FAQs)

Proper tooth alignment is important not only for a beautiful smile, but also for function. When teeth are aligned, it's easier to chew and talk. And it's also important to correct and guide tooth and jaw development as a child grows, to ensure a healthy and functioning smile for adulthood.

What are Orthodontic Services?

Orthodontic services, often referred to as "ortho," are services, treatment and procedures used to correct misaligned teeth. These services can include braces, retainers, and other orthodontic appliances.

Who is eligible for orthodontic services?

Dependent children up to the age of 19 are eligible.

How much is covered by the plan?

Orthodontic services include a lifetime maximum benefit of \$2,000 per eligible dependent. There is <u>no deductible</u> for orthodontic services.

Do I need a referral to visit an orthodontist?

No referral is necessary to visit an orthodontist. To find a participating Delta Dental orthodontist, go to www.deltadentalin.com or call their Customer Service Department at (800) 524-0149.

How will orthodontic services be paid?

Delta Dental requires your dentist to submit an orthodontic treatment plan. When orthodontic treatment starts, Delta Dental will pay a percentage of the total fee. They will continue to make payments based on the type of treatment (18 months for comprehensive, 10 months for interceptive and 8 months for limited) or until the lifetime orthodontic maximum is reached. Payments will be made quarterly.

What if treatment has already begun under a different carrier?

For treatment that began prior to joining our plan, Delta Dental will make payments only for the remaining months of treatment while you are covered by Delta Dental (your first month of active coverage and forward). They will calculate payments based on the original claim form from the orthodontist.

They subtract the initial banding fee from the total fee (as this was incurred prior to your eligibility with Delta Dental) and divide by the standard number of payment months. Delta will pay for the remaining payment months or until the lifetime orthodontia maximum of \$2,000 is reached. Delta pays benefits on a quarterly basis, not monthly.

If my child turns 19 while undergoing treatment, will my benefits continue?

No, orthodontic benefits end on your child's 19th birthday.

Will I receive a new dental card?

Yes, you will receive a new Delta Dental ID card(s). The cards will mail during the month of December from Delta Dental.

How can I find out what is covered under my plan?

For more information on what's covered by the plan, please refer to the Summary of Dental Plan Benefits.