

# Understanding orthodontic benefits for Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> plans



We'll do **whatever it takes** and then some.

## What's covered?

Your orthodontic benefits may differ from the general information provided here. Log in to our website to check your specific benefits and eligibility information.

## Answers to common questions about your orthodontic benefits

### **Q: What's covered?**

**A:** Your coverage depends on your group's specific plan contract. Standard orthodontic benefits for most Delta Dental open network plans include:

- Pre-orthodontic treatment visit
- Examination and start-up records
- X-rays
- Comprehensive orthodontic treatment
- Orthodontic retention (retainers)
- Post-treatment records

### **Q: Do I have to see a Delta Dental orthodontist to receive my benefits?**

**A:** No, you may visit any licensed orthodontist. However, your costs may be lower if you visit a Delta Dental contracted orthodontist.

### **Q: How do I find a contracted Delta Dental orthodontist?**

**A:** For the most up-to-date information, use our online dentist directory at [deltadentalins.com](http://deltadentalins.com) and search for a dentist by specialty and location. If you do not have Internet access, call Customer Service. Your general dentist may also be able to help you find an orthodontist within the Delta Dental network.

### **Q: How can I find out how much orthodontic treatment will cost?**

**A:** Delta Dental can provide you with a pre-treatment estimate before treatment begins.

Simply ask your dentist to submit a claim form for a pre-treatment estimate. If your orthodontist is not a contracted dentist, you may need to submit the form (use the claim form available on our website) directly to Delta Dental. You'll receive an estimate before treatment begins of the total cost of the treatment, your share of the cost and how much Delta Dental will pay.

### **Q: Do I need to submit a claim for orthodontic services?**

**A:** When you visit a Delta Dental contracted orthodontist, he or she will submit a completed claim form on your behalf when the braces are first placed or the appliance is first delivered. If you choose an orthodontist who is not Delta Dental-contracted, you may need to submit the required claim form (available from our website) directly to us for reimbursement of treatment costs.

## WE KEEP YOU SMILING®

Why do 59 million enrollees trust their smiles to Delta Dental?\*

- More dentists
- Simpler process
- Less out-of-pocket

## Delta Dental Customer Service

Delta Dental of California  
**800-765-6003**  
California School District Employees  
**866-499-3001**

Delta Dental of Delaware, Inc.  
Delta Dental of the District of Columbia, Inc.  
Delta Dental of New York, Inc.  
Delta Dental of Pennsylvania (and Maryland)  
Delta Dental of West Virginia  
**800-932-0783**

Delta Dental Insurance Company  
(Alabama, Florida, Georgia, Louisiana, Mississippi, Montana, Nevada, Texas, Utah)  
**800-521-2651**

## Product administration

*Delta Dental Premier® and Delta Dental PPO<sup>SM</sup> are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California, PA, MD – Delta Dental of Pennsylvania, NY – Delta Dental of New York, Inc., DE – Delta Dental of Delaware, Inc., WV – Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.*

\*Delta Dental of California, Delta Dental of Pennsylvania and Delta Dental Insurance Company, together with our affiliate companies and Delta Dental of New York, are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to more than 59 million people in the U.S.

### **Q: When will payments for orthodontic treatments be made?**

**A:** It depends on the specific provisions of your plan, but payments of \$500 or more are typically made in two installments beginning with the initial placement of braces. The first installment will be 50% of the total amount payable, and the remaining 50% will be paid 12 months later. Payment continues either until the scheduled treatment has been completed, the patient is no longer eligible for coverage or the treatment is discontinued. Installments typically do not extend beyond 12 months.

### **Q: My orthodontist has recommended tooth extractions prior to beginning treatment. Is that covered too?**

**A:** Extractions are generally covered, but please review the specifics of your plan for any limitations and exclusions.

### **Q: Once my braces are removed, are retainers covered?**

**A:** Yes, post-orthodontic treatment retainers are covered if they are used for orthodontic purposes. Typically, a set of retainers is covered only once in a lifetime. If your orthodontic benefits cover two-phase treatment, retainers will be covered after each phase of treatment.

### **Q: My orthodontist has recommended two-phase orthodontic treatment, beginning phase 1 while my child is quite young, removing the appliances for a time, and then completing phase 2 at a later date. Is two-phase orthodontic care covered?**

**A:** Two-phase treatment may be covered, but please review the specifics of your plan.

### **Q: Are appliances to correct harmful habits, such as thumb sucking, covered under my orthodontic benefits?**

**A:** This depends on the specific provisions of your plan.

*These answers are only a summary of how most Delta Dental PPO and Delta Dental Premier orthodontic coverage works. Please refer to your Group Dental Service Contract, Evidence or Certificate of Coverage or Summary Plan Description for your plan's specific coverage, limitations and exclusions.*

*Delta Dental PPO<sup>SM</sup> and Delta Dental Premier® are open networks that allow enrollees to visit any licensed dentist, either in the PPO network, where you will save the most on out-of-pocket costs, the moderate cost Premier network or outside the Delta Dental network, where there are no cost protections. Enrollees who visit a network dentist receive the advantages of no billing beyond the charges allowed by the plan and the submission of claims by dentists. In Texas, Delta Dental Insurance Company offers Dental Provider Organization (DPO) plans.*

### **Q: Are Invisalign® braces covered by my plan?**

**A:** Invisalign and other specialized or cosmetic alternatives to standard fixed and removable orthodontic appliances may or may not be covered, depending on the specifics of your plan. If it is not covered by your plan, Delta Dental will usually apply an allowance toward the cost of the actual orthodontic treatment, thus reducing your cost. If you are interested in these types of braces, we recommend you or your orthodontist submit a pre-treatment estimate before treatment begins.

### **Q: My orthodontist recommended jaw surgery as the best solution to my child's problem. Is that covered?**

**A:** Most dental plans do not cover this type of surgery (sometimes referred to as orthognathic surgery) to facilitate orthodontic treatment. Similarly, there is no coverage for any specialized services to prepare for non-covered surgical procedures.

### **Q: My plan has a lifetime maximum benefit for orthodontics. Is orthodontics also subject to the annual maximum?**

**A:** Generally, no. For most plans, covered orthodontic services only count against the orthodontic lifetime maximum.

### **Q: Will Delta Dental pay for orthodontic work that is in progress even if I began treatment under a different dental plan?**

**A:** It depends on the specific provisions of your plan but, typically, treatment in progress is covered. Delta Dental begins its determination of remaining balances (if any) on the first eligible month. Under some plans, you may not be eligible for work in progress or you may lose eligibility if your coverage has lapsed for more than 30 or 60 days.