



## Understanding Your Orthodontic Benefits

### Coverage

Your dental plan provides the following coverage for orthodontic services:

- ◆ Your coverage is based on the maximum plan allowable fee for orthodontic services.
- ◆ Coverage is subject to a lifetime maximum of \$1,000 per member.
- ◆ All members are eligible for coverage to age 19.
- ◆ A maximum of 24 months of active treatment.

### Paying for orthodontic care

In most cases, Delta Dental issues reimbursements for orthodontic care in automatic monthly payments not to exceed 12 installments. The first payment is based on the date of banding / placement of appliances. Additional payments will be issued automatically on a monthly basis assuming you are still eligible for orthodontic benefits.

If you begin orthodontic treatment after your effective date of coverage and you receive care from a network dentist, Delta Dental will reimburse your dentist directly and send you and your dentist an Explanation of Benefits (EOB). The EOB will detail any payments made to the dentist. It is up to you and your dentist to develop a payment plan for the balance minus any Delta Dental adjustments.

### If you've already started your orthodontic treatment

We provide pro-rated orthodontic benefits for members who begin treatment before they join Delta Dental. If you've already started your orthodontic treatment before your coverage with Delta Dental begins, coverage will be based on your dentist's estimate of the cost of your total treatment and the time remaining in your treatment plan once your coverage with Delta Dental begins.

To determine your coverage, we make certain assumptions. First, we assume consultations and banding account for 30% of the allowable cost of treatment. Since that cost was incurred before your coverage began with Delta Dental, it is not covered.

We also assume the remaining 70% of the allowable cost will result from active monthly treatments. We will provide coverage for the active monthly treatments you have remaining while you are covered by Delta Dental.

These payments will be made in automatic monthly installments after the first pro-rated payment has been issued.

### Termination of Coverage

In the event your coverage terminates before you complete your orthodontic treatment the automatic monthly payments will cease.