



How Delta Dental pays for orthodontic services

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, in order to ensure a healthy and functioning smile for adulthood.

Orthodontic services, often referred to as “ortho”, are services, treatment, and procedures used to correct malposed or misaligned teeth. These services can include braces, retainers, and other orthodontic appliances. Your coverage level for orthodontic services depends on the plan chosen by your employer/organization. Orthodontic services are a Class IV benefit, usually payable for eligible people up to age 19, and limited to the lifetime maximum per person as specified in your Summary of Dental Plan Benefits.

Do I need a referral to visit an orthodontist?

No referral is necessary if you go to an orthodontist. Both general dentists and orthodontists provide orthodontic treatment. You are free to visit the dentist of your choice. You can find a participating Delta Dental orthodontist on our websites at:

- Michigan: www.deltadentalmi.com
- Ohio: www.deltadentaloh.com
- Indiana: www.deltadentalin.com

Or by calling our Customer Service department at (800) 524-0149. Or by registering and logging onto Delta Dental's Consumer Toolkit® from our websites.

How will orthodontic services be paid?

Delta Dental requires your dentist to submit an orthodontic treatment plan to us. When orthodontic treatment starts, we will pay a percentage of the initial fee. We will continue to make quarterly payments until the treatment ends or the lifetime orthodontic maximum is reached.

What if treatment has already begun under a different carrier?

For treatment that began prior to eligibility with Delta Dental, we will make payments only for the months of treatment while eligibility is active with Delta Dental. We will calculate our payments based on the original claim form from the provider. We subtract the initial/banding fee from the total fee (as this was incurred prior to eligibility with Delta Dental) and divide by the number of months of treatment. We will then pay for the remaining months of treatment until treatment is finished or the lifetime maximum is reached. If a group has the orthodontic maximums carried over from a prior carrier, Delta Dental will pay for only the remainder of the lifetime orthodontic maximum.

How can I find out what's covered under my plan?

To find out what's covered under the dental plan chosen by your employer:

- Refer to your Summary of Dental Plan Benefits and your Dental Care Certificate
- Register and log onto Delta Dental's Consumer Toolkit from our websites
- Call Delta Dental's Customer Service department at (800) 524-0149