

# Delta Dental Orthodontic Benefits



Orthodontic (or “ortho”) services are used to correct misaligned teeth. Your coverage for these treatments depends on the plan offered by your employer or organization.<sup>1</sup>

## All you need to know about Delta Dental orthodontic benefits<sup>2</sup>

### Q. What’s covered?

- A. Your coverage depends on your group’s specific plan.<sup>3</sup> Most Delta Dental plans include coverage for:
- Pre-orthodontic treatment visit
  - Examination and start-up records
  - Comprehensive orthodontic treatment
  - Orthodontic retention is included in Comprehensive Treatment. Replacement retainers are not covered.

### Q. What if treatment began under a different insurance policy?

A. Work-in-progress may be covered for patients undergoing active orthodontic treatment. Please submit an orthodontic treatment claim to us that includes submitted charge, payments by prior carrier, treatment plan, and other coverage information if it applies.

### Q. Do I have to see a Delta Dental orthodontist?

A. Enrollees can visit any licensed orthodontist; however, out-of-pocket costs may be lower if you use a Delta Dental network orthodontist. Delta Dental’s payment is made directly to in-network dentists. For out-of-network dentists, Delta Dental’s payment would be made to the member.

### Q. How will orthodontic services be paid?

A. Your orthodontist should submit a claim to us for service that starts on or after the member’s effective date. Payment will be based on your group’s orthodontic payment schedule and will continue until the treatment ends or you have reached your lifetime orthodontic maximum benefit. Note that if the policy terminates before treatment ends, payments will stop on the last date of coverage.

### Q. How much will orthodontic treatment cost?

A. Ask your orthodontist to request a pre-determination of benefits estimate from Delta Dental. You’ll receive an estimate of the treatment cost showing your share of the cost and how much Delta Dental will pay.

### **Q. Do I submit the claim for orthodontic services?**

**A.** When you use a Delta Dental network orthodontist, the dentist will submit claims on your behalf when the braces are first placed or an appliance is first delivered. However, if you choose an out-of-network orthodontist, you may need to submit a **claims form** yourself to Delta Dental for reimbursement. When switching insurance during treatment, ask your dentist to submit the original claim under your new insurance policy and we will prorate the payments.

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

**A.** Use our dentist directory to find an orthodontist at [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD) or on our **Mobile App**. If you do not have Internet access, call Customer Service at 1-800-452-9310.

### **Q. My orthodontist has recommended tooth extractions before treatment. Is that covered?**

**A.** For some plans, those services would be covered under your Basic or Major oral surgery benefit, and the cost would count towards your annual maximum and would not be applied towards your orthodontic lifetime maximum.

### **Q. My orthodontist has recommended “two-phase” orthodontic treatment, beginning while my child is quite young (phase I) and completed at a later date (phase II). Is two-phase orthodontic care covered?**

**A.** Yes; however, the total amount covered for both phases will be limited to the lifetime orthodontic maximum, and you will be responsible for any costs not paid by Delta Dental.

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

**A.** For most plans, covered orthodontic services only count against the orthodontic lifetime maximum. This represents the total amount the plan will pay for covered orthodontic services.

### **Q. Are Invisalign® braces covered by my plan?<sup>4</sup>**

**A.** Currently all plans that cover orthodontic services cover Invisalign up to the orthodontic lifetime maximum benefit. Patients opting for Invisalign Treatment could have additional Out-of-Pocket Expense with Invisalign Treatment.

### **Q. Whom can I contact if I need further assistance?**

**A.** Customer Service is available at **1-800-452-9310**.

<sup>1</sup>Your benefits may differ from the general information provided here. Review your plan booklet for specific details regarding your plan's orthodontic benefits, deductibles, maximums, waiting periods, limitations, and exclusions. These benefits apply to services provided by Delta Dental PPO™, Delta Dental Premier®, Delta Dental PPO Plus Premier™, and Delta Dental Advantage network participating dentists.

<sup>2</sup>Does not apply to Flagship or DeltaCare® USA plans.

<sup>3</sup>Orthodontia for minor tooth movement is not covered.

<sup>4</sup>Orthodontic treatment must be performed by a licensed dentist acting within the scope of applicable law. The dentist of record must perform a clinical evaluation of a patient and have all necessary diagnostic information related to a specific patient's treatment.