

Orthodontic Treatment

Determining Orthodontic Payment Schedules

Delta Dental calculates all orthodontic payment schedules according to the following formula: One-fourth of the total billed fee, up to the PPO Fee or Maximum Plan Allowance (subject to the coverage percentage and any applicable deductible), is considered the initial or down payment fee.

The PPO Fee or the Maximum Plan Allowance less the initial or down payment fee is divided by the total number of months of treatment. The resulting amount is divided by the months of treatment and is paid on a monthly scheduled payment (subject to the coverage percentage, any applicable deductible, and the orthodontic maximum benefit available) stated on the group's Summary of Benefits.

A dental office should include the following information when submitting an orthodontic claim to Delta Dental:

- Date of service (date bands/appliance are placed)
- Total case fee
- Appropriate Current Dental Terminology (CDT) procedure code
- Total number of months treatment is expected to continue

Claims should never be submitted before the actual service is rendered.

Orthodontic Treatment in Progress

Treatment is considered "in progress" if bands/appliance have been placed, and the patient is actively being treated by an orthodontist or dentist at the time coverage with Delta Dental becomes effective. Delta Dental's monthly payments for orthodontic treatment in progress extend only to months remaining on the orthodontic payment schedule after the effective date of the coverage.

EXAMPLE: Thirty-month treatment plan, minus 12 months completed as of effective date of coverage, equals 18 months of treatment remaining. Benefit is payable for up to 18 months at the coinsurance percentage, or up to the orthodontic maximum, whichever comes first.

Claims for in-progress orthodontic cases can be submitted as soon as enrollment with Delta Dental is finalized. Orthodontic monthly benefit payments are issued after eligibility has been verified for the entire previous month.