



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. Please refer to your Summary of Dental Plan Benefits for orthodontic services age restrictions and lifetime maximum per person limitations.

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 online at www.deltadentalnc.com, by calling customer service at 800-662-8856, or by registering and logging in to Delta Dental's Member Portal from our website.

How will orthodontic services be paid?

Once your dentist submits an orthodontic treatment plan and treatment starts, Delta Dental will pay a percentage of the total fee as outlined in your benefits summary. Delta Dental will continue to make payments based on the type of treatment (18 months for comprehensive, 10 months for interceptive and eight months for limited) or until the lifetime orthodontic maximum is reached. Payments will be made quarterly.

What if treatment has already begun under a different carrier?

For treatment that began with a different carrier, Delta Dental will make payments only for the months of treatment while eligibility is active with Delta Dental. Payments will be calculated based on the original claim form from the provider. Delta Dental subtracts the initial/banding fee from the total fee (as this was incurred prior to eligibility with Delta Dental) and divides by the standard number of payment months. Delta Dental will then pay for the remaining payment months or until the lifetime orthodontic 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.

Example of how it works:

You began treatment with another carrier in July 2020. Here is how payments would be calculated if you became eligible with Delta Dental January 1, 2021.

Service date	Total fee	Initial payment	Remaining amount	Months of treatment	Coverage level	Delta Dental's monthly payment
July 2020	\$6,480	- \$1,944	= \$4,536	/ 18	50%	= \$126 (starting January 2021)

If you were eligible for coverage at the start of treatment, Delta Dental would have also paid 50 percent of the initial payment amount, and Delta Dental's monthly payments would have started August 2020.