

# Get the Facts Straight

Find out about orthodontic benefits



Preparing for orthodontic treatment? Start by reviewing these FAQs about orthodontic benefits under most Delta Dental PPO and Delta Dental Premier plans. Then, log into your online account at [deltadentalins.com](https://deltadentalins.com) to review your coverage.<sup>1</sup>

## Choosing an orthodontist

### 1. Can I select any orthodontist? How can I find one?

You can visit any licensed orthodontist under your plan, but you'll usually save the most if you choose a Delta Dental orthodontist.<sup>1,2</sup> Search for a dentist at [deltadentalins.com](https://deltadentalins.com) and enter "orthodontist" in the keyword field. You can also ask your general dentist to recommend an in-network orthodontist or call Customer Service for help.

## Orthodontic coverage

### 2. What's covered?

Coverage varies depending on your plan,<sup>1</sup> but most Delta Dental plans include:

- Pre-orthodontic treatment visit
- Exam and start-up records
- X-rays
- Orthodontist-recommended tooth extractions
- Comprehensive orthodontic treatment
- Post-treatment records

It is less common for plans to cover:

- Two-phase orthodontic treatment
- Appliances to correct harmful habits like thumb-sucking
- Jaw surgery to facilitate orthodontic treatment
- Treatment to prepare for any non-covered surgical procedures

### 3. Are retainers covered?

Typically, one set of post-treatment retainers (for orthodontic purposes) is covered in a lifetime. If your plan covers two-phase orthodontic treatment, retainers are usually covered after each phase.

<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.

<sup>2</sup> PPO network dentists usually offer the most cost savings; however, the Delta Dental Premier network also offers cost protections.

#### 4. Is Invisalign® covered?

Some plans may cover alternative appliances like Invisalign. If an appliance is not covered, Delta Dental usually covers some of the orthodontic treatment costs, which can reduce your overall expenses. If you're interested in Invisalign, ask your dentist to submit a pre-treatment estimate before you begin treatment.<sup>3, 4</sup>

### Managing costs

#### 5. How much does orthodontic treatment cost?

Costs depend on the services you need, but Delta Dental can help estimate costs before treatment begins. Ask your dentist to submit a pre-treatment estimate to us, and we'll send you and your dentist an overview of the total treatment cost, including how much your plan pays and your share of the cost.<sup>1, 3, 4</sup>

#### 6. If I began treatment under a different dental plan, is work in progress covered?

Work in progress coverage depends on your plan, and is typically only available if you are undergoing active orthodontic treatment.<sup>1, 5</sup> If your plan covers work in progress, ask your orthodontist to submit an orthodontic treatment claim to us, including:

- All charges and fees (including the down payment or installments paid by your previous dental plan)
- Banding date and length of active treatment
- Brief description of the dentition, appliance (including type) and treatment
- If you are covered by more than one plan: information about the secondary carrier

#### 7. Are claims required for orthodontic treatments?

Delta Dental orthodontists will submit claims for you. If you choose a non-Delta Dental orthodontist, you may need to submit a claim to request reimbursement.

#### 8. When does Delta Dental make payments for orthodontic treatments?

Treatment under \$500 is paid in one lump sum once banding has occurred. For treatment over \$500, payments are made in two installments: once banding has occurred and 12 months later, depending on eligibility.

#### 9. Is my treatment subject to both the orthodontic lifetime maximum and regular annual maximum?

This depends on your group contract. Please check your plan booklet for more information.

<sup>3</sup>A pre-treatment estimate is not a guarantee of Delta Dental's final payment. When the treatment is complete, we will calculate our payment based on your current eligibility, applicable deductibles and maximums and any dual coverage you have.

<sup>4</sup>If you choose a non-Delta Dental orthodontist, you may need to submit a claim form yourself to obtain a pre-treatment estimate.

<sup>5</sup>Under some plans, you may lose eligibility if coverage has lapsed more than 30 or 60 days.

Delta Dental PPO and Delta Dental Premier are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc. In Texas, Delta Dental PPO provides a dental provider organization (DPO) plan.

West Virginia: Learn about our commitment to providing access to a quality dentist network at [deltadentalins.com/about/legal/index-enrollee.html](https://deltadentalins.com/about/legal/index-enrollee.html).