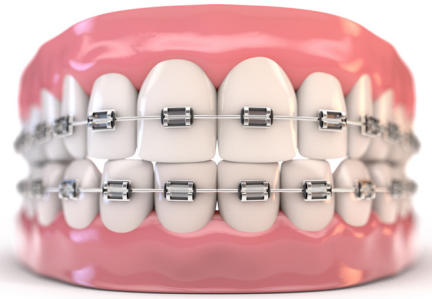


How Delta Dental pays for orthodontic services



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 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.

You can also get this information by calling our customer service department at 800-524-0149 or by registering and logging in to Delta Dental's Member Portal 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 total fee. We will continue to make payments based on the type of treatment (18 months for comprehensive, 10 months for interceptive and 8 months for limited) or until the lifetime orthodontic maximum is reached. Payments will be made either quarterly or monthly, depending on the dental plan chosen by your employer.

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 standard number of payment months. We 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.

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 in to Delta Dental's Member Portal from our websites
- Call Delta Dental's customer service department at 800-524-0149