

Scenario 1 – Delta Dental coverage becomes effective after the start of an orthodontic treatment plan that was covered by a prior dental plan:

The orthodontist should submit a claim with the treatment plan, an explanation of the status of the treatment plan, and evidence of the amount paid to date by the subscriber and the prior insurance carrier(s).

Delta will review the treatment plan and determine its liability in the absence of other coverage. In the event there is other coverage, Delta will then coordinate benefits by reducing its payment by the amount covered by any other carriers.

Delta will pay no more than its contracted maximum lifetime amount for orthodontic services minus the previous carrier payments.

Example: The orthodontic treatment plan costs \$3,000 for 24 months. Another carrier paid \$500. Delta's liability in the absence of other insurance would be \$1,000, the contracted maximum lifetime amount for orthodontic services. In this instance, Delta's liability is reduced by the \$500 paid by another carrier, which makes Delta's liability \$500.

Scenario 2 – Delta Dental coverage becomes effective after the start of an orthodontic treatment plan that was NOT covered by a prior dental plan:

As in Scenario 1, the orthodontist should submit a claim with the treatment plan, an explanation of the status of the treatment plan, and evidence of the amount paid to date.

Delta calculates the original liability on the claim, and then divides that amount by the total number of months left to complete treatment in order to calculate a "monthly payment." That benefit is then multiplied by the number of remaining months in the treatment plan. This amount represents Delta's total liability.

Example: The orthodontic treatment plan costs \$3,000 for 24 months. The patient paid \$1,000 out of pocket toward the first 12 months of treatment. Coverage by Delta begins after the first 14 months of treatment. Delta's lifetime maximum benefit for orthodontic services is \$1,000. The "monthly payment" is calculated as \$41.67 per month (\$1,000 divided by 24 months = \$41.67). There are 10 remaining months of treatment. The monthly benefit multiplied by the number of remaining months is \$416.70 (\$41.67 X 10 = \$416.70). This amount represents Delta's total liability.

Scenario 3 – New Orthodontia Treatment

The orthodontist submits to Delta a treatment plan that includes such details as cost and duration of treatment. Delta calculates its total liability. Delta will pay the first half of the total orthodontic benefit at the time of banding and the second half of the orthodontic benefit 12 months after the banding date.

Example: Assuming that the total liability is \$1,000, Delta will pay half of the total benefit, \$500, at the time bands are placed, and pay \$500 one year after the bands are placed, provided the patient is still eligible for dental benefits. For treatment scheduled for less than 12 months, Delta would pay the full liability at the time of banding.