



Information on Orthodontic Payment Options

For orthodontic services, members may have different payment options. Here are some examples of an orthodontic payment breakdown and quarterly and monthly payment cycles. Payment cycles are determined by the group and/or Delta Dental. Ortho coverage and options will vary based on the dental benefits plan.

Calculation of Ortho Treatment Payments

(Benefits may vary. Always check the Summary Plan Description for benefit information.)

Benefit assumptions: Delta Dental pays 50% with \$1,500 lifetime maximum.

Example of ortho treatment breakdown		Delta Dental's Benefit
Total cost of treatment	\$5,000	
Maximum Plan Allowance (MPA)	\$4,500	
Initial down payment (IDP) (up to 1/3 of MPA)	\$1,500	\$750 (\$1,500 x 50%)
Monthly fee (over 24 months)	\$125	\$62.50 (\$125 x 50%)

Note:

- If member is using a participating provider, all payments will be made to the provider.
- Participating providers can charge up to the MPA based on the program they are contracted to.
- The difference between total cost of treatment and MPA is written off by Delta Dental participating dentists and not balance billed to the member.
- Delta Dental does not require an initial down payment; it is determined by the provider's office.
- Delta Dental does impose a limit on how much the initial down payment can be.
- Initial down payment is benefitted on patient's banding date.
- Monthly fee is calculated by MPA minus initial down payment divided by number of months in treatment. [$\$4,500 - \$1,500 = \$3,000$, divided by 24 months = $\$125.00$]
- Once Lifetime Orthodontic Maximum is paid out by Delta Dental, any remaining treatment claims will be denied as "Individual Lifetime Maximum for this service has been reached." For example above, Delta Dental will have paid out the \$1,500 lifetime maximum at month 12 of 24 ($\$750$ paid on IDP + $\$62.50 \times 12$ months = $\$1,500$). The remaining months (13-24) will generate claims, but the claims will be denied.

See next page for payment cycle examples.

Payment Cycles

Example of monthly payment cycle

Patient banded on January 10th.

Member makes initial down payment of \$1,500.*

Monthly payment of benefits start on February 15th - Delta Dental will consider an amount of \$125, at the group's benefit.**

Monthly payments will continue until member has met their ortho maximum or treatment is completed, depending on member's eligibility.

*Based on coinsurance and deductible, Delta Dental may pay a portion of this. For example, if the coinsurance is 50% with no deductible, Delta Dental would pay \$750 and member would pay \$750.

**If the group's ortho benefits are benefitted at 50%, member pays \$62.50, Delta Dental pays \$62.50.

Example of quarterly payment cycle

Patient banded on January 10th.

Member makes initial down payment of \$1,500.*

Quarterly benefit payments will start on April 15th - Delta Dental will consider an amount of \$375 (3 months at \$125 per month), at the group's benefit.** (Considering three months: February, March and April)

Quarterly payments will continue until member has met their ortho maximum or treatment is completed, depending on member's eligibility.

*Based on coinsurance and deductible, Delta Dental may pay a portion of this. For example, if the coinsurance is 50% with no deductible, Delta Dental would pay \$750 and member would pay \$750.

**If the group's ortho benefits are benefitted at 50%, member pays \$187.50, Delta Dental pays \$187.50.