

Understanding your orthodontic benefits



Paying for orthodontic care

In most cases, Delta Dental issues reimbursements for orthodontic care through automatic monthly payments, not exceeding 12 installments. The first payment is based on the date of banding/placement of appliances. Additional monthly payments will be issued automatically, assuming you are still eligible for orthodontic benefits.

If you begin orthodontic treatment after your effective date of coverage and you receive care from a network dentist, Delta Dental will reimburse your dentist directly and send you and your dentist an Explanation of Benefits (EOB). The EOB will detail any payments made to the dentist. It is up to you and your dentist to develop a payment plan for the balance minus any Delta Dental adjustments.

If you've already started your orthodontic treatment

We provide pro-rated orthodontic benefits for members who are in active treatment and were banded within 24 months of DDMA effective date. Coverage is based on the calendar year maximum, determined by the lower of the dentist's submitted fee or contracted fee, and the time remaining in your treatment plan once your coverage with Delta Dental begins.

To determine your coverage, we exclude the banding allowance, which we estimate to be 30% of the total cost of treatment. Since that cost was incurred before your coverage began with Delta Dental, it is not covered.

We process your benefit on the remaining 70% of the maximum allowable fee. Payment will vary based on the banding date and the effective date with Delta Dental. If banded less than 5 months from the DDMA effective date, the benefit is issued in automatic monthly payments. If banded more than 5 months from the effective date with DDMA, the benefit is issued in one lump payment. All payments are issued provided the patient is in active treatment and covered by Delta Dental.

Termination of Coverage

If, for any reason, your coverage ends before you complete your orthodontic treatment, or if you age out or switch to a plan option offered by your employer that does not include orthodontic coverage, the automatic monthly payments will stop.