

QUESTIONS AND ANSWERS FOR  
BROKERS AND GROUP  
ADMINISTRATORS

# Orthodontic Discount Program



Delta Dental of Minnesota's exclusive Orthodontic Discount Program expands benefit choices for small and mid-size employer groups not eligible for our traditional orthodontic package. Members receive orthodontic care from credentialed network providers at a guaranteed discounted fee.

## Q. Who is eligible to participate?

A. Small to mid-size employer groups enrolled in a new or existing Delta Dental plan that does not include orthodontic coverage may participate. Employers may sponsor the program as a voluntary or group plan and pay for all or some of the costs.

## Q. What is the difference between a group and voluntary plan?

A. A group plan is purchased by employers on behalf of all eligible employees. Therefore, all employees and dependents receive the network discount for covered orthodontic treatment.

With a voluntary plan, employees choose whether or not to enroll. Therefore, only those employees and their families enrolled in the program are eligible to receive benefits.

## Q. Is there a cost to the employer to add this program to their existing Delta Dental plan?

A. Yes, a monthly program membership fee is charged to the employer group. The fee is added to Delta Dental's monthly billing statement. Employers decide if they or their employees will pay for all or most of this fee. Through payroll deduction, the employer administers any employee contribution for this monthly membership fee.

## Q. What is the difference in cost between the group and voluntary plans?

A. The monthly membership fee for the group plan is 40-60% less than the voluntary plan because employer sponsorship increases membership and spreads the cost over more employees.

The monthly membership fee for both plans have tiered rates for employee, employee + 1, and employee + 2/family, which are guaranteed for 12 months from the time of purchase. Members' tier selection must match their current plan. For example, if they're currently signed up for employee-only dental coverage, then they may only sign up for employee-only orthodontic discount coverage.

**Q. Can those who have already started orthodontic treatment enroll in this program?**

A. No, they are not eligible.

**Q. What if a member already has orthodontic coverage or participates in a different orthodontic plan?**

A. The discounted fee schedule offered by this plan may coordinate with other traditional orthodontic benefit programs if both plans are accepted by the orthodontic provider.

**Q. Exactly how does the Orthodontic Discount Program work?**

A. Members may seek treatment from any orthodontist in the provider network. Each family member may choose to see a different provider. Members must let the provider know that they are eligible for the Orthodontic Discount Program when they make their initial appointment. The orthodontist and member will then meet to determine the necessary treatment. Members should bring their Delta Dental ID card to their appointments.

**Q. What is covered?**

A. Members are eligible for 30 consecutive months of active orthodontic treatment and 12 months of retention treatment. The maximum fee listed in the Schedule of Benefits is the total out-of-pocket expense per patient for covered services. The fee is guaranteed for the length of treatment up to 30 months from the time treatment begins and orthodontic bands are placed. Covered treatment includes x-rays, diagnostic records, active treatment and appliances, one set of retainers, and up to 12 months of follow-up care once appliances are removed.

**Q. Are there plan exclusions and limitations?**

A. Yes, please see the Schedule of Benefits for details.

**Q. Do members submit their own claims?**

A. There are no claims to submit. The orthodontic office will determine the treatment needed and coordinate a payment plan with the member according to the discounted fees listed in the Schedule of Benefits.

**Q. Does this plan cover adult orthodontia?**

A. Yes. Employees and spouses can enroll, as well as their eligible dependents ages 8 through 18.

**Q. How large is the network, and where are participating dentists located?**

A. Members have a choice of 28 orthodontic offices in the following Twin Cities counties: Anoka, Carver, Dakota, Hennepin, Ramsey, Sherburne, Washington, and Wright, in addition to St. Croix County, Wisconsin.

**Q. When can a member join the plan?**

A. In the event an employee does not enroll in the program at initial enrollment, they will be enrolled (group plan) or will be able to enroll (voluntary plan) during subsequent open enrollments.

**Q. When does coverage become effective?**

A. The effective date of coverage is established between the employer and Delta Dental of Minnesota based upon the date of purchase. Upon enrollment, members receive a list of participating providers and a schedule of benefits, highlighting covered services.

**Q. How long does it typically take to complete orthodontic treatment?**

A. Average treatment time is about 24 months, with adult treatment often taking a little longer than that of children. Duration of treatment depends on the extent of the treatment required; the health of the teeth, gums, and bone; and how diligent the patient is in following the orthodontist's care plan.

**Q. Is continuous enrollment in the program required while receiving orthodontic treatment?**

A. Yes, the discounted fee schedule will apply to orthodontic services rendered while the member is enrolled in the program. If membership is terminated or an employee is no longer eligible, orthodontic treatment will be pro-rated based on the usual fee charged by the orthodontic office.

**Q. Do members always get a discount for orthodontic services listed in the Schedule of Benefits?**

A. Yes, the comprehensive treatment case fee reflects a 15% discount. Interceptable and limited orthodontic services receive a minimum discount of 15%, as members pay 85% of the quoted fee up to the maximum fee listed in the Schedule of Benefits.

**For exact benefits and current rates or for more information, give us a call.**

Groups with more than 100 employees:

Delta Dental Sales Representative  
(651) 406-5900 or (800) 328-1188

Groups with less than 100 employees:

Delta Dental Connect<sup>SM</sup>  
(651) 406-5920 or (800) 906-5250