

Delta Dental Orthodontic Discount Program for Adults and Children

QUESTIONS & ANSWERS FOR MEMBERS

- Q. How does Delta Dental's orthodontic discount program work?**
- A.** You may seek treatment from any Orthodontic Discount Program network provider. Choose from a variety of orthodontic offices in these Twin Cities' counties: Anoka, Carver, Dakota, Hennepin, Ramsey, Sherburne, Washington, and Wright, in addition to St. Croix County, Wisc. If desired, each family member may choose to see a different provider.

Let the dental office staff know you are a member of the Orthodontic Discount Program when you make your initial appointment. Together you and your orthodontist will determine the necessary treatment. Please remember to bring your Delta Dental ID card to your appointments.

- Q. What type of discount will I receive?**
- A.** Orthodontists who participate in the Orthodontic Discount Program Network have agreed to offer you a discounted fee. For comprehensive, interceptive, and limited orthodontic services, members pay the fixed fee listed in the Schedule of Benefits or up to 85% of the quoted fee, whichever is less.

You are eligible for 30 consecutive months of active orthodontic treatment and 12 months of retention treatment, meaning care that helps your teeth stay in their new position.

(Average treatment time is 24 months, with adult treatment often taking a little longer. The length of treatment depends upon the severity of the problem; the health of the teeth, gums and supporting bone; and how carefully the patient follows the orthodontic care plan.)

The maximum fee listed in the Schedule of Benefits is all you'll pay out-of-pocket 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. Does this plan limit or exclude payment for any services?**
- A.** Yes. Only treatments listed in the Schedule of Benefits are discounted. You will be charged the orthodontist's usual fee for all other services.

- Q. Do I need to submit claims to Delta Dental for orthodontic services?**

- A.** No, there are no claims to submit. The orthodontic office will determine the type of treatment needed and coordinate a payment plan with you according to the discounted fees listed in the Schedule of Benefits.

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

- A.** Yes, you must remain enrolled in the program during the entire length of your active orthodontic treatment. The discounted fee schedule only applies to the treatment you receive while enrolled in the program.

If you discontinue participation in this program either by choice or because you are no longer eligible for this program, your remaining care will be prorated based on the orthodontist's usual fee.

- Q. Can I enroll in this program if I've already started orthodontic treatment?**

- A.** No. Only those who have not begun treatment are eligible.

- Q. What if I already have orthodontic coverage or participate in a different orthodontic plan?**

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

- Q. Does the program cover adult orthodontia?**

- A.** Yes, employees, spouses, and eligible dependents ages 8 through 18 are eligible to enroll.

- Q. When should orthodontic treatment begin for children?**

- A.** According to the American Dental Association, every child should have an orthodontic evaluation by age seven. The dentist will determine when care should begin based on the patient's individual circumstances.

Orthodontic treatment requires a commitment, but you'll find it well worth your time. If you have questions about your benefits, call our Customer Service Center at 651-406-5916. We're happy to help. And, again, welcome to Delta Dental of Minnesota's Orthodontic Discount Program.