



In-network orthodontics saves you money!

With your Delta Dental PPO™ (Point-of-Service) plan, visiting a Delta Dental PPO dentist will likely save you the most money. Our PPO dentists have agreed to accept lower fees as full payment for covered services, including orthodontics! If your dentist doesn't participate in Delta Dental PPO, don't fret—you can still save money if they participate in Delta Dental Premier®.

DELTA DENTAL NETWORKS	Delta Dental PPO	<ul style="list-style-type: none"> No balance billing on covered services Dentists file claims for member
	Delta Dental Premier	<ul style="list-style-type: none"> Provider charges cannot exceed the maximum allowed fee for Delta Dental Premier dentists Dentists file claims for member
OUT OF NETWORK	Out-of-network dentist	<ul style="list-style-type: none"> May be balance billed No discounts May need to file own claims

Stay in-network to help money stay in your pocket:

COMPREHENSIVE ORTHODONTIA PAYMENT EXAMPLE	DELTA DENTAL PPO DENTIST	DELTA DENTAL PREMIER DENTIST	OUT-OF-NETWORK DENTIST
Submitted Charge	\$6,000	\$6,000	\$6,000
Maximum Allowed Fee	\$4,732	\$5,500	\$4,462
Coverage Level	50%	50%	50%
Amount Delta Dental Pays*	\$1,000	\$1,000	\$1,000
Amount Dentist Can Balance Bill	\$0	\$0	\$1,538
Total Amount You Pay	\$3,732	\$4,500	\$5,000

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined. *Including lifetime maximum.

How are orthodontic services paid?

Delta Dental requires your dentist to submit an orthodontic treatment plan to us. When treatment starts, we pay a percentage of the total fee. We then continue to make payments based on the type of treatment (please refer to your benefits summary for specific payment details) or until the lifetime orthodontic maximum is reached. Payments are made quarterly or monthly, depending on the plan chosen by your employer. For additional information regarding your orthodontia benefits please refer to your company's dental benefit summary.

What if treatment has already begun under a different carrier?

For treatment that began prior to eligibility with Delta Dental, we make payments only for the months of treatment while eligibility is active with Delta Dental. We calculate our payments based on the original claim from the provider. We subtract the initial/banding fee from the total fee and divide by the standard number of payment months. We then pay for the remaining months or until the lifetime orthodontic maximum is reached. If your group had the orthodontic maximum carried over from a prior carrier, Delta Dental will pay up to the remaining lifetime orthodontic maximum.