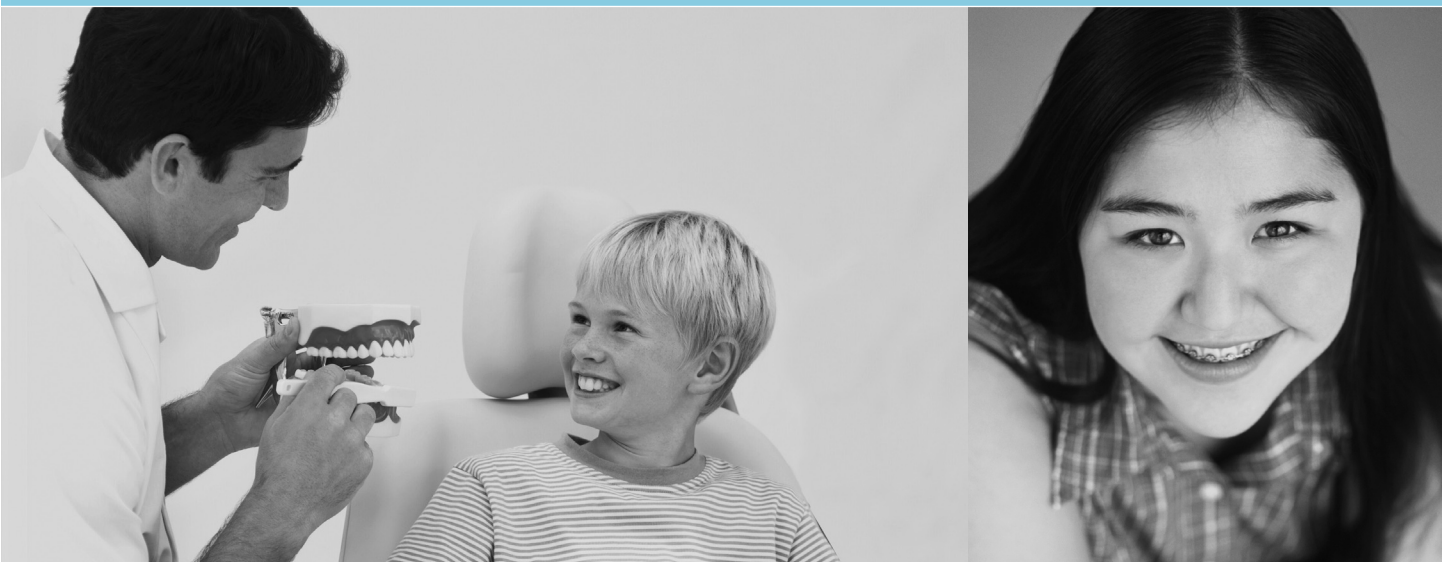


Understanding orthodontic benefits for Delta Dental PPOSM and Delta Dental Premier[®] plans



Orthodontics is a dental specialty dedicated to diagnosing, preventing and treating malocclusion (improper alignment of biting or chewing surfaces of upper and lower teeth) through braces, corrective procedures and other appliances to straighten teeth and correct jaw alignment. Orthodontic treatment can improve your smile and oral health.

Orthodontic treatment can solve problems that include crooked or crowded teeth, cross bites, overbites or underbites. The treatment typically involves the use of active orthodontic appliances (such as braces) and post-treatment retentive appliances (such as retainers).

Your dentist can help you determine if orthodontic treatment is a smart option for you or your family members. You can also request an evaluation from an orthodontist.

Answers to common questions about your Delta Dental PPO or Delta Dental Premier orthodontic benefits



Q: What's covered?

A: Your coverage depends on your group's specific plan contract. Standard benefits for most Delta Dental fee-for-service plans include orthodontic coverage for:

- Pre-orthodontic treatment visit
- Examination and start-up records
- Comprehensive orthodontic treatment
- Orthodontic retention (retainers)
- Post-treatment records

Q: Do I have to see a Delta Dental orthodontist to receive my benefits?

A: No. Enrollees can visit any licensed orthodontist. However, your out-of-pocket costs may be lower if you use a Delta Dental contracted orthodontist. In addition, you will have the satisfaction of knowing that your dentist's credentials have been verified.

Q: How can I find out how much orthodontic treatment will cost me?

A: Delta Dental can provide you with a free pre-treatment estimate (also called a predetermination) before treatment begins. This valuable service can help you make more informed decisions about your dental care.

Simply ask your dentist to submit a request for a pre-treatment estimate. If your orthodontist is not a contracted dentist, you may need to submit the pre-treatment estimate form (available from our web site) directly to Delta Dental. You'll receive an estimate of the total cost of the treatment, your share of the cost and how much Delta Dental will pay — before treatment begins.

Q: Do I need to submit a claim for orthodontic services?

A: When you use a Delta Dental contracted orthodontist, the dentist will submit a completed claim form on your behalf at the time of the initial banding (when the braces are first placed or the appliance is first delivered). If, however, you choose an orthodontist who is not a contracted dentist, you may need to submit the required claim form (available from our web site) directly to us for reimbursement of treatment costs.

Q: How do I find a Delta Dental orthodontist?

A: Use our online dentist directory to find an orthodontist by location at www.deltadentalins.com. If you do not have Internet access, call Customer Service or ask your benefits manager for a printed copy of the directory. Your general dentist may also be able to help you find an orthodontist within the Delta Dental network.

Q: When will payments by the dental plan for orthodontic treatments be made?

A: Payments of \$500 or more are generally made in installments beginning on the initial placement or banding date and continuing either until the scheduled treatment has been completed, the patient is no longer eligible for coverage or the treatment is discontinued. Installments typically do not extend beyond 24 months.

Q: My orthodontist recommends specialty x-rays and study models before beginning my treatment. Is that covered too?

A: For most plans, start-up diagnostic casts (study models) and x-rays are covered.

Q: If my child is undergoing orthodontic treatment and reaches the age limit, when will orthodontic coverage for my child end?

A: Coverage ends when a dependent child reaches the age limit. Since Delta Dental's standard policy is to pay orthodontic benefits exceeding \$500 in installments, outstanding amounts that are scheduled to be paid after coverage ends will no longer be paid.

Q: Are appliances to correct harmful habits, such as thumb sucking, covered under my orthodontic benefits?

A: Appliances to control harmful habits may or may not be covered under orthodontic benefits depending on the specific provisions of your plan.

Q: My orthodontist recommended jaw surgery as the best solution to my child's problem. Is that covered?

A: Most plans do not cover this type of surgery (sometimes referred to as orthognathic surgery) to facilitate orthodontic treatment. Similarly, there is no coverage for any specialized services to prepare for non-covered surgical procedures. Expenses for stays or services at a hospital, outpatient surgery center, extended care facility or other similar care facility are not covered under the dental plan.

Q: My orthodontist has recommended tooth extractions prior to beginning treatment. Is that covered too?

A: For some plans, those services would be covered under your Basic or Major oral surgery benefit, and the cost would count towards your general annual maximum and would not be applied towards your orthodontic lifetime maximum, if your plan has one. If your orthodontist determines that the extractions are necessary for purely orthodontic reasons, they may be covered under the orthodontic benefits specified in your plan and may also count against your orthodontic lifetime maximum.

Q: My orthodontist has recommended "two-phase" orthodontic treatment, beginning care while my child is quite young (phase I), removing the appliances for a time and then completing treatment at a later date (phase II). Is two-phase orthodontic care covered?

A: Yes. However, the total amount covered will be limited to the lifetime orthodontic maximum, and you will be responsible for any costs not paid by Delta Dental.

Q: My plan has a lifetime maximum benefit for orthodontics. Is orthodontics also subject to the annual maximum?

A: Generally, no. For most plans, covered orthodontic services only count against the orthodontic lifetime maximum. This represents the total amount that the plan will pay for covered orthodontic services.

Q: Will Delta Dental pay for orthodontic work that is in progress even if I began treatment under a different dental plan?

A: It depends on the specific provisions of your plan but, typically, treatment in progress is covered. Delta Dental begins its determination of remaining balances (if any) on the first eligible month. The amount calculated to be Delta Dental's liability will be paid accordingly (lump sum or installments), subject to the lifetime (in some cases, annual) maximum benefits for orthodontic services. Under some plans, you may not be eligible for work in progress or you may lose eligibility if your coverage has lapsed for more than 30 or 60 days.

Q: Are Invisalign® braces covered by my plan?

A: Invisalign and other specialized or cosmetic alternatives to standard fixed and removable orthodontic appliances may or may not be covered depending on the specifics of your plan. If you choose Invisalign treatment and it is not specifically covered by your plan, Delta Dental will usually apply an allowance towards the cost of the actual orthodontic treatment, thus reducing your cost. If you are interested in Invisalign braces, we strongly recommend that you ask your orthodontist to submit a pre-treatment estimate before treatment begins. If your orthodontist is not a contracted dentist, you may need to submit the pre-treatment estimate form directly to Delta Dental.

Q: Whom can I contact if I need further assistance?

A: Our Customer Service department is available to help you. Contact us at the telephone number listed on the back page for your area or send an e-mail to Customer Service from the Contact Us page of our web site at www.deltadentalins.com.

Please refer to your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract to confirm whether your dental plan provides orthodontic coverage, the extent of benefits provided and the applicable limitations and exclusions.



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