



Information on orthodontic quarterly payment schedule

Calculation of Orthodontic Treatment Payments

(Always check the Summary Plan Description for benefit information)

Benefit assumption: Delta Dental pays 50% with \$1,500 lifetime maximum.

Example of orthodontic treatment breakdown		Delta Dental's Benefit
Total cost of treatment	\$5,000	
Maximum Plan Allowance (MPA)	\$4,500	
Initial down payment (IDP) (can be up to 1/3 of MPA)	\$1,500	\$750 (\$1,500 x 50%)
Monthly fee (remaining amount of \$3,000 over 24 months)	\$125	\$62.50 (\$125 x 50%)

Payment Cycle

Example of quarterly payment cycle

Patient banded on January 10th - this is the IDP date in breakdown shown above.

Member makes initial down payment of \$1,500.*

Quarterly benefit payments will start on April 15th - Delta Dental will consider an amount of \$375 (3 months at \$125 per month), at the group's benefit level of 50%. (Considering three months: February, March and April) Delta Dental pays \$187.50 and the member pays \$187.50.

Quarterly payments will continue until member has met their ortho maximum or treatment is completed, depending on member's eligibility.

*Based on coinsurance, Delta Dental may pay a portion of this. For example, if the coinsurance is 50% with no deductible, Delta Dental would pay \$750 and the member would pay \$750.

Note:

- If member is using a participating provider, all payments will be made to the provider.
- Participating providers can charge up to the MPA based on the program they are contracted to.
- The difference between total cost of treatment and MPA is written off by Delta Dental participating providers and not balance billed to the member.
- Delta Dental does not require an initial down payment; it is determined by the provider's office.
- Delta Dental does impose a limit on how much the initial down payment can be (up to 1/3 of MPA). Any remaining amount will be calculated into the quarterly payment cycle.
- Initial down payment is benefitted on patient's banding date.
- Monthly fee is calculated by MPA minus initial down payment divided by number of months in treatment. [$\$4,500 - \$1,500 = \$3,000$, divided by 24 months = \$125.00]
- Once Lifetime Orthodontic Maximum is paid out by Delta Dental, claims for remaining treatment will generate but will be denied as "Individual Lifetime Maximum for this service has been reached."