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 primary care dentist will help you determine if orthodontic treatment is a smart option for you or your family members.
Answers to common questions about your DeltaCare USA orthodontic benefits

Q: What’s covered?
A: Your coverage depends on your group’s specific plan contract. Standard orthodontic benefits under most DeltaCare USA plans include:
   • Pre-orthodontic treatment visit
   • Examination and start-up records
   • Comprehensive orthodontic treatment
   • Orthodontic retention (retainers)
   • Post-treatment records

Q: How do I begin orthodontic treatment under my DeltaCare USA plan?
A: You can make an appointment with a contracted DeltaCare USA orthodontist. If you or your dependents live in California, you must get a referral from your primary care dentist to begin orthodontic treatment (outside of California, you do not need a referral). Then you can make an appointment with a DeltaCare USA orthodontist.

Q: How do I find a DeltaCare USA contracted orthodontist?
A: Visit our online DeltaCare USA dentist directory at www.deltadentalins.com and search for a dentist by specialty and location. If you do not have online access, call Customer Service. Your primary care dentist is also a good resource and may be able to help you find an orthodontist within the DeltaCare USA network.

Q: How can I find out how much orthodontic treatment will cost me?
A: Your orthodontist will do a preliminary assessment and give you an initial estimate of costs. If you agree to proceed, the orthodontist will create a treatment plan. The copayments and fees based on the treatment plan would then be presented to you. Further information regarding copayments and fees for orthodontic services may be obtained by referring to your group contract, Evidence or Certificate of Coverage, Summary Plan Description or by contacting Customer Service.

Q: Do I need to file a claim for orthodontic services?
A: No.

Q: My orthodontist recommends specialty x-rays and study models before beginning my treatment. Is that covered too?
A: For most DeltaCare USA plans, start-up diagnostic casts (study models) and x-rays are covered.

Q: My orthodontist has recommended tooth extractions prior to beginning treatment. Is that covered too?
A: Extractions are generally covered, but review the specifics of your plan for any limitations and exclusions.

Q: My orthodontist has recommended jaw surgery as the best solution to my child’s problem. Is that covered?
A: Generally, no. Most DeltaCare USA plans do not cover this type of surgery (sometimes referred to as orthognathic surgery) to facilitate orthodontic treatment.

Q: Once my braces are removed, are retainers covered?
A: Yes, post-orthodontic treatment retainers are covered if they are used for orthodontic purposes. Typically, a set of retainers is covered only once in a lifetime. If your plan orthodontic benefits cover two-phase treatment, retainers will be covered after each phase of treatment.
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: Two-phase treatment may be covered, but please refer to your group’s specific plan contract to confirm your benefits, exclusions and limitations.

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

A: Generally, no. Most DeltaCare USA plans do not cover these appliances. To confirm that harmful habit appliances are not covered under your DeltaCare USA plan, review your group contract, Evidence or Certificate of Coverage or Summary Plan Description.

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

A: Most DeltaCare USA plans have an orthodontic treatment-in-progress provision that allows a continuation of treatment started under a previous employer-sponsored dental plan. To confirm whether or not orthodontic treatment-in-progress is covered under your DeltaCare USA plan, review your group contract, Evidence or Certificate of Coverage or Summary Plan Description.

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

A: Orthodontic coverage terminates for a dependent child who reaches the age limit.

Q: Are Invisalign® braces covered by my plan?

A: Invisalign® and other specialized or cosmetic alternatives to standard fixed and removable orthodontic appliances are not covered.

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

A: We’re here for you. Call Delta Dental at 800-422-4234. Customer Service representatives are available Monday through Friday, 5 a.m. to 6 p.m. Pacific Time. Or you can e-mail us through our web site. Click “Contact Us” and follow the instructions to complete a Customer Service Request form.

DeltaCare USA is a prepaid plan that features set copayments, no annual deductibles and no maximums for covered benefits. In most states, enrollees must select a primary care dentist in the DeltaCare USA network from whom they receive treatment as in a traditional dental HMO.

In some states, DeltaCare USA is offered as an open access plan where enrollees can obtain treatment from any licensed dentist; however, deductibles and maximums may be applied to out-of-network treatment.

These answers are only a summary of how most DeltaCare USA orthodontic coverage works. Please refer to your Group Dental Service Contract, Evidence or Certificate of Coverage or Summary Plan Description for your plan’s specific coverage, limitations and exclusions.
Visit Delta Dental online at www.deltadentalins.com

Customer Service
800-422-4234

Product administration
DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; CO, IA, MI, OR, RI, SD, WA, WI — Dentegra Insurance Company; AK, CT, FL, GA, KS, LA, MS, TN, WV and Washington, D.C. — Delta Dental Insurance Company; KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York; PA — Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states, except CA. These companies are financially responsible for their own products.