

## If you begin your orthodontic treatment while you are with Delta Dental:

Before you begin treatment, you need to have your dentist submit a pre-treatment estimate to Delta Dental Plan. Your coverage will be determined based on that estimate.

### Consider the following example.

The dentist's fee	\$3,600
Usual & customary fee for this service	\$3,400
Allowed fee <i>(the lower of your dentist's fee or the usual &amp; customary fee)</i>	\$3,400
Coverage level	50%
Amount covered <i>(before lifetime maximum is applied)</i>	\$1,700
Lifetime maximum	\$1,500
Delta Dental's payment <i>(subject to the lifetime of maximum)</i>	\$1,500
Patient responsibility <i>(difference between the dentist's fee and Delta's payment)</i>	\$2,100

## If you begin your orthodontic treatment before join Delta Dental:

You or your dentist need to provide Delta Dental Plan with an estimate of the total cost of your treatment. Your coverage will be determined based on that estimate and the number of active monthly treatments you'll receive while you're covered by Delta Dental.

### Consider the following example.

The dentist's fee	\$3,600
Usual & customary fee for this service	\$3,400
Allowed fee <i>(the lower of your dentist's fee or the usual &amp; customary fee)</i>	\$3,400
Cost of consultation and banding <i>(30% of the allowed fee: not covered)</i>	\$1,020
Cost of active treatments <i>(70% of the allowed fee)</i>	\$2,380
Total months of active treatment <i>(in the dentist's treatment plan)</i>	24
Monthly cost for active treatments <i>(cost of active treatment/months of active treatment)</i>	\$99
Months of treatment remaining <i>(after your Delta Dental effective date of coverage)</i>	21
Amount we base coverage on <i>(monthly cost of active treatment x months remaining)</i>	\$2,082
Coverage level	50%
Amount covered <i>(before lifetime maximum is applied)</i>	\$1,041
Lifetime maximum	\$1,500
Delta Dental's payment	\$1,041

If you have any questions about your dental or orthodontic coverage, please contact our Customer Service Department at 1-800-872-0500.