



# Transition of Care for Delta Dental PPO™ Bronze, Silver and Gold Plans

Most dental procedures are completed on the same day, but more complex treatments can involve procedures occurring over multiple days. If you are transitioning from a dental plan with another carrier to a Delta Dental plan and are in the middle of treatment, you'll want to be aware of Delta Dental's transition of care policy.

In general, covered services are paid by Delta Dental if the treatment date (date of service) is on or after the effective date of your Delta Dental coverage. The following information outlines how specific treatment in progress is handled:

**Root Canals (Endodontic Treatment)** — The date of service is usually considered the day the tooth is opened. Payment is based on the date of service submitted on the claim form.

**Crowns** — The date of service is usually considered the day the crown is placed; however, some dental offices may submit the claim based on the day the tooth was prepared (which may be an earlier date). Payment is based on the date of service submitted on the claim form.

**Orthodontia (braces)** — Orthodontic treatment in progress is prorated based on the initial banding date (date braces were placed on the teeth). If your covered dependent(s) has braces placed before your coverage effective date, the following is the calculation used to determine the eligible amount for orthodontic benefits, up to the lifetime maximum:

| Information needed   | Example | Calculation   | Example          |
|--|---------|---|------------------|
| Total charges  | \$5,000 | Total charges   | \$5,000          |
| Down payment   | \$1,500 | [Minus] down payment  | \$1,500          |
|  |         |   | \$3,500          |
| Banding date/begin date  | 1/1/20  |   |                  |
| Total number of months in treatment  | 24      | [Divided by] number of months in treatment (less the first month for downpayment) | ÷23              |
|  |         |   | \$152.17         |
| Number of months eligible (remaining in treatment on 1/1/21 coverage effective date) | 12      | [Multiply by] 50% coinsurance   | x50%             |
|  |         |   | \$76.09          |
|  |         | [Multiply by] number of months eligible   | x12              |
|  |         |   | \$913.04*        |
| <b>Eligible benefit amount</b>   |         |   | <b>\$913.04*</b> |

\*Numbers and payment examples are for illustrative purposes only.



## Transition of Care for Delta Dental PPO™ Bronze, Silver and Gold Plans (cont.)

**Orthodontic Lifetime Maximum** — An orthodontic lifetime maximum is the most money a dental plan pays for orthodontic care for an enrollee for the life of the enrollee or the life of the plan. If you or your family member started orthodontia treatment prior to your effective date with Delta Dental, the claim payment will be prorated based on the remaining balance of the treatment plan when you become enrolled with Delta Dental.

As a reminder, the Silver plan covers child only orthodontia at 50% to \$1,500 lifetime maximum and the Gold plan covers orthodontia for adults and children at 50% to a \$2,000 lifetime maximum.

**Submitting an Orthodontic Claim** — In order to begin receiving orthodontic payments, your dental office should submit the original orthodontic treatment plan (claim form) including the total charges, initial banding date, down payment amount and total number of months of treatment. Claims should be sent to the address listed below.

**Claim forms** — Delta Dental accepts any standard claim format. Delta Dental dentists automatically submit claims on behalf of their patients. If you are visiting a dentist that does not participate with Delta Dental, the dentist will usually print a form for you outlining the treatment performed. You may also download a blank claim form by logging into the Delta Dental Member portal at [DeltaDentalVA.com/members](https://deltadentalva.com/members).

Claims should be sent to:

Delta Dental of Virginia  
4818 Starkey Road  
Roanoke, VA 24018-8510

**Customer Service** — If you have questions regarding your Delta Dental Gold, Silver or Bronze plan, call Delta Dental of Virginia's Customer Service department at 877-447-5827 between the hours of 8:15 a.m. and 6 p.m. Eastern Time, Monday - Thursday, or 8:15 a.m. - 4:45 p.m., Friday or email us at [CustomerService.Helpdesk@deltadentalva.com](mailto:CustomerService.Helpdesk@deltadentalva.com).



## Transition of Care for the DeltaCare® USA Platinum Plan

There are no transition of benefits for services started prior to the effective date of your DeltaCare USA plan, except for orthodontic benefits. Orthodontic treatment in progress is limited to new DeltaCare USA enrollees who, at the time of their original effective date, are in active treatment started under their previous employer-sponsored dental plan, as long as they continue to be eligible under the DeltaCare USA plan. Active treatment means tooth movement has begun. Enrollees are responsible for all copayments and fees subject to the provisions of their prior dental plan. Delta Dental is financially responsible only for amounts unpaid by the prior dental plan for qualifying orthodontic cases. Please have your treating orthodontist complete and submit the transition of care form which can be obtained at <https://www.deltadentalins.com/forms/DeltaCareUSAContinuousOrthoCoverage.pdf> along with a claim form within 30 days of your plan effective date.

**Customer Service** — If you have questions regarding the Delta Dental Platinum plan, please call our Customer Service department, Monday - Friday, 8 a.m. - 9 p.m. Eastern Time, at 800-546-9751 or email us at [dpcsddic@delta.org](mailto:dpcsddic@delta.org).