

Transition of employees/dependents with dental treatment in progress

Regular dental work - Type I, II & III

Any completed procedures or services with a date of service prior to effective date with Delta Dental, will be the sole responsibility of the prior carrier.

If patient is being treated for a multi-stage procedure, and completion date occurs after the effective date of Delta Dental, Delta Dental will be responsible for payment.

Orthodontic treatment

Delta Dental will provide pro-rated benefits for members who start orthodontic treatment before Delta Dental's effective date of coverage. This pro-rated benefit is available to patients in active treatment, within 24 months from date of banding.

The pro-rated benefit is based on the dentist's submitted fee or contract allowance, whichever is lower, and the time remaining in the treatment plan after effective date with Delta Dental.

In determining benefit, we assume consultations and banding account for 30 percent of the allowable cost of treatment. Since that cost was incurred prior to effective date with Delta Dental, it is not covered. The remaining 70 percent of the allowable cost will be considered for benefit.

Benefit is subject to patient's active eligibility, any applicable lifetime maximum, and a maximum of 24 months of active treatment. If the banding occurred more than 24 months prior to the effective date with Delta Dental, no benefit will be available.

We process ortho benefits in monthly payments; unless patient was banded more than 5 months from effective date with Delta Dental, in which case we issue the benefit in one lump payment.