This example explains how Delta Dental of Washington prorates orthodontic treatment that started prior to a member’s effective date with Delta Dental - regardless if the member had prior orthodontic coverage or if their former dental carrier paid anything towards the treatment.

To determine the remaining balance of the patient’s treatment plan, Delta Dental considers the patient’s banding date, their length of treatment and their total case fee. The orthodontist will need to submit the following information to Delta Dental of Washington on an approved ADA claim form:

- Banding Date (the date the braces were placed on the teeth)
- Total Length of Treatment
- Total Case Fee

This example assumes a December 1, 2023 effective date and the group’s orthodontic benefit of 50% coinsurance up to a $1,000 lifetime maximum.

Banding Date: February 1, 2023  
Total Length of Treatment: 24 Months  
Total Case Fee: $4,800

The available orthodontia benefit is determined by deducting the monthly fees for treatment prior to the effective date of coverage with Delta Dental from the total case fee. The monthly fees are determined by dividing the number of months in the Total Length of Treatment by the Total Case Fee - $4800/24 = $200.

$ 4800 Total Case Fee  
- $2000 Deduct $200 for Monthly Fee for 2/2023-11/2023 (10 months @ $200 each)  
$ 2800 Remaining Treatment Balance at Patient’s Effective Date with Delta Dental

The remaining balance after these deductions is $2,800. Payment is made at 50% of this remaining balance, up to the patient’s $1,000 lifetime maximum. So, with this example, Delta Dental would pay $1,000 toward this patient’s orthodontia treatment. (50% of $2800 = $1400. Benefit covers up to $1,000 of the $1400.)