

Ortho in Progress for State of Wisconsin Employees

QUESTIONS?

Call Delta Dental at 800-236-3712 or visit www.deltadentalwi.com/dentist

Q: How has the orthodontic benefit changed?

A: In addition to the Uniform Dental Benefit (UDB) orthodontic benefit, the Delta Dental PPO Plus Premier™ – Select Plus Plan covers orthodontic services when provided by a Delta Dental PPOSM or Delta Dental Premier® network provider.

For the Select Plus Plan, orthodontic services are covered for dependent children through the end of the month in which they attain age 26 and for adults at 50% coinsurance subject to the annual deductible, up to the lifetime maximum benefit payment of \$1,500. In both the UDB and Select Plus Plan, the maximum combined benefit payment is \$3,000. All members who enroll in the Select Plus Plan start 2019 with the full \$1,500 orthodontic lifetime maximum available to them, even if orthodontic benefits have been paid in previous years when enrolled in prior ETF supplemental dental plans.

Q: What should I do for patients in the middle of an active treatment plan?

A: Submit a new claim to Delta Dental with the new UDB and/or supplemental plan ID numbers. Claims for in-progress orthodontic cases may be submitted to Delta Dental after January 1, 2019. The claim needs to include these treatment details:

- · Date this active treatment started, which is the date that the current appliance or bands/brackets were placed
- Total fee for this active treatment plan
- ADA CDT procedure code for this active treatment plan
- Total number of months that this active treatment plan was expected to last

From this information, Delta Dental of Wisconsin will automatically issue monthly payments based on the following formula:

One-fourth of the total case fee is considered the initial or down payment fee. The balance is divided by the total number of months of treatment to establish a monthly fee. Benefit is available for the months of the orthodontic payment schedule that are after the coverage effective date.

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Coordination of Benefits Examples for State of Wisconsin Employees

Q: A patient in my practice has enrolled for family coverage in the Uniform Dental Benefit (UDB) plan. They have also enrolled for family coverage in the Delta Dental PPO plus Premier - Select Plus Plan. These are the only two dental plans for their family. Their 14-year-old child is starting orthodontic treatment in 2019. How will the plans coordinate benefits for this orthodontic treatment?

A: The UDB is primary (plan to issue benefit payments first) for all enrolled family members. The Select Plus Plan is a supplemental plan and will always be last to provide benefits. Please obtain a copy of both ID cards – the UDB and the Select Plus Plan – to ensure claims are submitted with the primary plan ID number first, and after that claim is processed, submit with the supplemental plan ID number next.

Orthodontic services under the UDB are covered for dependent children through the end of the month in which they attain age 19, at 50% up to the lifetime maximum benefit payment of \$1,500.

The Select Plus Plan covers orthodontic services for dependent children through the end of the month in which they attain age 26 and for adults, at 50% subject to the annual deductible, up to the lifetime maximum benefit payment of \$1,500.

Delta Dental of Wisconsin will automatically issue monthly payments under both dental plans, based on the formula given on the previous page. Monthly payments will continue for the length of the treatment plan, as long as the member remains eligible, with payments not to exceed the lifetime orthodontic maximum benefit amount.

Q: A patient in my practice has enrolled for family coverage in the UDB. Their spouse is also enrolled in a family dental plan offered by their employer since August 1998. The patient has decided to also enroll their family in the Select Plus Plan. The patient's birth date is December 11, 1972 and their spouse's birth date is May 11, 1972. Their 14-year-old child is starting orthodontic treatment in 2019. How will the plans coordinate benefits for this orthodontic treatment?

A: The primary payer for the child is determined by which parent's birthdate is first in the calendar year – the plan of the parent with the earlier birthdate is considered primary payer. Since the patient's birthday is December 11 and the spouse's is May 11, the spouse's plan is primary, the UDB is secondary, and the Select Plus Plan is the last to pay benefit for this treatment. Please obtain a copy of all three of the dental plan ID cards so that their records can be kept up-to-date with the correct ID numbers and claims are submitted in the right order.

The UDB and Select Plus Plan will coordinate benefits with the spouse's plan. Orthodontic services under the UDB are covered for dependent children through the end of the month in which they attain age 19, at 50% up to the lifetime maximum benefit payment of \$1,500. The Select Plus Plan covers orthodontic services for dependent children through the end of the month in which they attain age 26 and for adults, at 50% subject to the annual deductible, up to the lifetime maximum benefit payment of \$1,500.

Delta Dental of Wisconsin will automatically issue monthly payments under both dental plans based on the formula given on the previous page. Monthly payments will continue for the length of the treatment plan, as long as the member remains eligible, with payments not to exceed the lifetime orthodontic maximum benefit amount. Benefit payments may be reduced if the primary plan's payments, plus the second plan's payments, plus the third plan's payments exceed the total fee for the orthodontic treatment.

If you have questions, please call Delta Dental at 800-236-3712 and a Benefit Advisor will be happy to assist you. Or visit www.deltadentalwi.com/dentist.

