

Orthodontia Language

Dental Insurance

If there is coverage under a dental plan, payment will be reduced by the amount paid by the dental coverage. If you have dental insurance that covers orthodontia, submit an Explanation of Benefits (EOB) from the carrier with a completed claim form. **Note: Orthodontia differs from other dental procedures that require the actual service to be performed within the Plan Year.**

Initial Evaluation Fees

Fees for orthodontia services initially performed, such as moldings, diagnostic record recordkeeping, and consultation, etc. are reimbursable when incurred if the expenses are separate from the contracted treatment. These expenses are typically not included in the total treatment cost for orthodontia and require a fully completed claim form with proper substantiation of the service. If these services are incurred during the Plan Year of your election, they are considered eligible.

Initial Fee vs. Down Payment

It is a common practice for providers to require an initial fee before the start of the orthodontia treatment. This expense is eligible for reimbursement with a fully completed claim form and proper substantiation of the service. The expense must be paid for during the Plan Year of your election. A down payment is not eligible for reimbursement because it does not represent services that have been incurred.

Monthly Payments

The monthly liability for orthodontic treatment may be substantiated by the following:

- An orthodontist coupon booklet indicating monthly payments
- A paid receipt indicating the payment date
- A monthly statement that indicates the monthly payment amount

FULL PAYMENT OF ORTHODONTIC TREATMENT

If payment is made in full for the treatment, and proof of payment is included with the completed claim form, the full payment will be reimbursed up to your Health Care election amount. The payment must be made during the Plan Year of your election.

Important Note: Reimbursement of full payment is ONLY available if it is the only method of payment that the Orthodontist offers.