



## County of San Diego Orthodontic Treatment in Progress



### **CHANGES FOR MEMBERS ENROLLED IN PPO AS OF 1/1/2025**

#### **What is changing?**

*As of 1/1/2025, the PPO orthodontia benefit is changing. The new PPO orthodontia benefit will cover 50% of approved orthodontic services up to \$2500 lifetime maximum for adults and children. As of 1/1/2025, PPO members may visit any licensed dentist to access this benefit. This change will provide PPO members with access to more provider options when seeking Orthodontic care. When you visit a contracted PPO or Premier dentist, you benefit from their contracted fees and no balance-billing. Services with non-contracted providers may incur charges over the reimbursed amount.*

#### **What happens if I am mid-treatment with a DHMO orthodontist?**

*Employee Benefits will be reaching out after open enrollment for information regarding any ongoing orthodontia treatment that you or your dependent(s) may have with a DHMO orthodontist.*

*If you notify Employee Benefits by the requested deadline, accommodations will be made so that you or your dependent(s) can visit the same orthodontist. Any individual currently in ongoing orthodontia treatment will enjoy the same coverage and copayments as the current plan through the remainder of the treatment, as long as you remain eligible for coverage under the plan.*

#### **What happens if I am currently receiving treatment for orthodontic services with a non-DHMO orthodontist?**

*The answer is that it depends on the amount of months remaining in treatment. Delta Dental will calculate the monthly payment based on the total cost of treatment divided by the number of months of treatment. Delta will prorate the payment based on the remaining months of treatment beginning with the 1/1/2025 effective date.*

*Notify your orthodontist that your benefits are changing effective 1/1/2025. Your orthodontist will need to submit a claim form to Delta Dental that includes the banding date, the total case fee and the length of treatment to the following address:*

*Delta Dental of California  
P.O. Box 997330  
Sacramento, CA 95899-7330*

#### **What happens if I had orthodontic services under the DHMO plan previously that were completed? Can I start a new orthodontic treatment under the new PPO benefit after 1/1/2025 and receive additional orthodontic benefits?**

*Yes, you may start a new treatment after 1/1/2025 and access the \$2500 lifetime maximum. It is always recommended that your provider submit a pre-treatment estimate for orthodontic services so that you are aware of what is covered and your out of pocket costs.*

## How does Delta calculate in progress orthodontic treatment.

Delta Dental covers orthodontic treatment starting on your effective date. The monthly cost of your orthodontic treatment will be based on the overall cost of your treatment and the number of months in treatment. Once we have determined the monthly fee, Delta Dental will pay 50% of the cost up to the orthodontic lifetime maximum.

### Example

This example assumes an 18-month treatment plan, with a lifetime orthodontic maximum of \$2,000, total accepted cost of \$4,500 and 6 months covered under your previous carrier.



1. Figure out the cost per month. Divide the total cost by the length of treatment.  
 $\$4,500 \div 18 \text{ months} = \$250 \text{ per month}$



4. Determine how much Delta Dental will cover. Multiply the amount left (Step 3) by the percent covered (50%).  
 $\$3,000 \times 50\% = \$1,500$



2. Count how many months of treatment are left. Subtract the months covered under your previous carrier from the total treatment length.  
 $18 \text{ months} - 6 \text{ months} = 12 \text{ months}$



5. Is this amount less than (or equal to) your lifetime orthodontic maximum?

If yes, this is how much Delta Dental will pay.

If it's more, Delta Dental will pay your remaining lifetime maximum.

Yes, \$1,500 is less than \$2,000. Delta Dental will pay \$1,500.



3. Calculate how much of the payment is left. Multiply the monthly cost (Step 1) by the remaining months of treatment (Step 2).  
 $\$250 \times 12 \text{ months} = \$3,000$

## MORE QUESTIONS?

**PPO Members: Call Customer Service at (877) 688 3503.**

**Employee Benefits: Call at (888) 550 2203 or email at [DHRBenefits.FGG@sdcounty.ca.gov](mailto:DHRBenefits.FGG@sdcounty.ca.gov).**

## MEMBERS MOVING FROM PPO TO DHMO PLAN AS OF 1/1/2025

### Is there coverage for individuals who are currently in braces?

Yes. Through a provision called orthodontic treatment in progress, your DeltaCare USA plan allows you to continue treatment. You have the convenience of visiting the same DHMO orthodontist and enjoying the same coverage and copayments as your previous plan, as long as you remain eligible for coverage under your DeltaCare USA plan.

### How do I sign up for continuous orthodontic coverage?

Please have your treating orthodontist complete and submit the Orthodontic Treatment in progress form along with a claim form within 30 days of your plan effective date. We will coordinate benefits as necessary with your orthodontist.

## MORE QUESTIONS?

**DeltaCare DHMO Members: Call Customer Service at (844) 697 0579.**

**Employee Benefits: Call at (888) 550 2203 or email at [DHRBenefits.FGG@sdcounty.ca.gov](mailto:DHRBenefits.FGG@sdcounty.ca.gov).**