

## Orthodontic Benefits

The City of Newton High Plan with Orthodontics includes orthodontic coverage.

The lifetime benefit maximum is not part of your calendar-year benefit maximum; it applies only to orthodontic services. You are responsible for your coinsurance (if applicable) and any charges beyond your lifetime benefit maximum. Benefits are available on your effective date.

If your orthodontic treatment began before you were covered under Dental Blue Freedom, a monthly fee will be paid for your remaining orthodontic visits until either your treatment is completed or the lifetime benefit maximum is exhausted, whichever comes first.

Below provides some additional details that will help you understand this benefit.

### Braces

Benefits for comprehensive treatment are administered based on when the member was banded (that is when the braces were put on the patient's teeth).

### Full comprehensive orthodontic case

An initial payment installment will be made equal to 50% of the patient's orthodontic benefit maximum for covered service minus any member cost. The plan will pay the rest monthly until the treatment plan is complete or benefits are exhausted.

### (Orthodontics) Work in Progress

When your dental provider submits for Comprehensive Orthodontic treatment that began prior to the effective date (*Work in Progress*) of the Orthodontic benefits OR the treating provider has changed (*Takeover Case*), services are pro-rated via a monthly submission schedule.

- No Down Payment will be made.
- Monthly installments will be initiated for the remaining length of treatment **ONLY**.
- The monthly installment will be based on the original treatment plan
  - If the treatment plan was originally 24 months, but 12 months remain when submitting the takeover/work in progress, we would calculate the monthly charge based on the 24-month treatment plan and only pay out the remaining 12 months.

**For Example:**

<b>If the patient is</b>	<b>And it is</b>	<b>Then</b>
Banded <b>on</b> or <b>after</b> the orthodontia coverage effective date	A <b>Comprehensive Treatment</b> plan ( <i>Multiple phases of treatment provided at different stages of dentofacial development</i> ).	Payment will consist of an initial <b>50% Down Payment</b> , followed by <b>Monthly Payments</b> .
Banded <b>prior</b> to their orthodontia coverage effective date ( <i>Work in Progress</i> ) <b>OR</b> it is a <b>takeover case</b>	A <b>Comprehensive Treatment</b> plan ( <i>Multiple phases of treatment provided at different stages of dentofacial development</i> ).	Payment will consist of <b>monthly payments ONLY</b> ( <i>no down payment</i> ).