

Understanding Your Orthodontia Benefits



Orthodontia treatment is considered a “lifetime” benefit maximum that will coordinate with prior orthodontia coverage received under prior coverage. To better explain this we have provided some examples below.

The employer “XYZ Equipment Company” dental policy provides a \$1,000 lifetime orthodontia benefit.

Employee 1: Max

Max uses \$800 of their orthodontia benefit under the prior carrier before moving to the new dental coverage with ABC Dental Company. Max will have an available benefit of \$200 for orthodontia services.

Employee 2: Bill

Bill used all \$1,000 of the orthodontia benefit prior to the change. Under the ABC Dental Company dental policy Bill would not have any orthodontia coverage available to his family.

Employee 3: Susan

Susan did not have any prior dental coverage but has been using her flex account to pay for orthodontia services for her child. Susan enrolls into the plan January 1st because she is now eligible for benefits and wishes to use the orthodontia benefit for the rest of her child’s treatment. ABC Dental Company would NOT cover the orthodontia services since they were started prior to the start of the insurance and not covered under a prior policy.

Employee 4: Kim

Kim’s child had orthodontia services at age 10 under an insurance carrier the company had for only two years. Now, eight years later Kim’s child is in need of additional orthodontia services. ABC Dental Company would cover the orthodontia treatment since they do not check back further than the immediate carrier prior to their coverage and Kim receives the full \$1,000 benefit.

We realize there may be additional questions or clarification on the availability of orthodontia services. We do want to assure everyone the provisions under the ABC Dental Company PPO plan follow standard industry guidelines and the above provisions existed with the prior carrier as well.

Please contact PWA Insurance Services, An Alera Group Company for more information regarding your specific dental coverage or are interested in offering dental coverage benefits.

