



Transition of Care - Orthodontia

When a dependent has their braces placed prior to their effective date of coverage with Altus Dental, our balance of the payments will be based on the time remaining on the treatment plan proposed by the orthodontist. The goal of any transition of care case is to ensure that a member neither gains nor loses benefits that would have otherwise been payable had the transition of carriers not occurred.

In many cases, Altus Dental prorates active orthodontic treatment by calculating the total case fee submitted by the orthodontist office as if the child has been covered on the plan from the date bands were placed. We then subtract the amount the plan would have paid for the initial payment and the months of treatment prior to the effective date on the plan.

Following is an **example** of a prorated orthodontic case scheduled for 24 months:

*Submitted charge	\$5,000
*Plan covers 50% up to Lifetime Maximum	\$1,000
*Initial Payment (30% of Lifetime Maximum)	\$ 300
*Amount we would pay each month (on a quarterly basis)	\$ 29.16

In this case, the dependent has been in orthodontic treatment for 6 months prior to becoming effective with Altus Dental. **Therefore, the initial payment of \$300 and 6 monthly payments of \$29.16 would not be paid.** We would begin paying \$29.16 per month, on a quarterly basis, when the dependent became eligible. The dependent would be eligible for payment of the remaining 18 months of treatment starting with his/her effective date, totaling \$524.88, as long as he/she maintains eligibility. The dependent would be eligible for the remaining \$475.12 of orthodontic benefits for any future orthodontic phases of treatment, provided his/her eligibility remains current on the dental plan.