

**Business Health Trust
Program #00158**

Optional Orthodontic Benefits Are Available Only To A Participating Employer, With 10 Or More Employees, Who Has Agreed To Provide Orthodontic Benefits And Agreed To Contribute The Appropriate Monthly Premium.

Optional Orthodontic Benefits for Eligible Children

Orthodontic treatment is defined as the necessary treatment, performed by a licensed dentist, involving surgical or appliance therapy for movement of teeth and post-treatment retention.

The lifetime maximum amount payable by WDS for Orthodontic Benefits rendered to an eligible child or person shall be \$1,000. Not more than \$500 of the maximum, or one-half of WDS's total responsibility shall be payable for treatment during the "construction phase". Subsequent payments of WDS's responsibility shall be made on a monthly basis throughout the length of treatment submitted, providing the employee is eligible and the dependent is in compliance with the age limitation.

Washington Dental Service will pay a constant 50 percent of the lesser of the Maximum Allowable Fees or the fees actually charged for orthodontic benefits.

It is strongly suggested that an orthodontic treatment plan be submitted to, and a predetermination be made by, Washington Dental Service prior to commencement of treatment. A predetermination is not a guarantee of payment. Additionally, payment for orthodontic benefits is based upon your eligibility. If you become ineligible prior to the secondary payment of benefits, the secondary payment is not covered.

Covered Dental Benefits

- Treatment of malalignment of teeth and/or jaws. Orthodontic records: Exams (initial, periodic, comprehensive, detailed and extensive), X-rays (intraoral, extraoral, diagnostic radiographs, panoramic), diagnostic photographs, diagnostic casts (study models) or cephalometric films.

Limitations

- Payment is limited to:
 - Completion, or through limiting age (refer to Dependent Eligibility and Termination), whichever occur first.
 - Treatment received after coverage begins (claims must be submitted to WDS within the time limitation stated in the Claim Forms Section of the start of coverage). For orthodontia claims, the initial banding date is the treatment date considered in the timely filing.
- Treatment that began prior to the start of coverage will be prorated:
 - Payment is made based on the balance remaining after the down payment and charges prior to the date of eligibility are deducted.
 - WDS will issue payments based on our responsibility for the length of the treatment.
 - The payments are issued providing the employee is eligible and the dependent is in compliance with the age limitation.
- In the event of termination of the treatment plan prior to completion of the case or termination of this program, no subsequent payments will be made for treatment incurred after such termination date.

Exclusions

- Charges for replacement or repair of an appliance.
- No benefits shall be provided for services considered inappropriate and unnecessary, as determined by Washington Dental Service.