



ORTHODONTIC TREATMENT IN PROGRESS



Welcome to BlueCare DentalSM—we have you covered!

Unlike most dental services addressed in one visit, orthodontia can span multiple months or even years. During this time you could have a change in your dental carrier. Your new plan may help pay for some of your orthodontic costs.

What is my benefit?

Your plan covers traditional braces as well as clear aligners, but excludes coverage for “at home” orthodontic services.

Your benefit amount is determined by:

- The number of months of active treatment you have left when your dental plan from Blue Cross and Blue Shield of Illinois starts.
- Your plan’s coinsurance for orthodontic services.

Your orthodontic benefit contributes to your costs until the orthodontic lifetime maximum benefit has been met or until active treatment is complete (whichever comes first).

How does it work?

Once your benefits are in effect with BCBSIL, **please have the treating dentist fax these documents to our claims team at 618-222-6111:**

- The original treatment plan showing the total months of active treatment planned.
- The total treatment fee.
- The initial banding/start date.
- Confirmation of down payment (if applicable).

How will you pay my treating dentist?

BCBSIL will pay your treating dentist quarterly or monthly.

Questions? Please call us at **800-367-6401** to speak with one of our customer service representatives.

Orthodontic Treatment In Progress*

Example: 50% coinsurance plan with a \$1500 lifetime maximum benefit

2025				
	6/1			

24 months of active treatment started 6/1/25. Total ortho contracted cost is \$2,400.

2026				
	6/1			

On 6/1/26, your employer changes to BCBSIL. Twelve months of active treatment remain.

In this example, the plan would pay 50% of the monthly orthodontic payments to your provider.

\$100	x 50%	= \$50
Contracted rate for active treatment per month	Coinsurance	Monthly payment for active treatment for remaining 12 months

Total paid by BCBSIL is **\$600** (\$50.00 x 12 months)

The \$1,500 lifetime maximum benefit has not been met but payments cease because active treatment is completed.

*Example is for illustrative purposes only. Refer to your dental certificate for specific plan details. Illustrations assume no down payment was made.