



Orthodontic Information Sheet

Eligibility

- ❖ Orthodontic treatment is available for enrolled children up to, but not including, 21 years of age. If the child is a full-time university student, they are eligible up to, but not including, 23 years of age.
- ❖ Orthodontic treatment is also available for spouses, National Guard and Reserve sponsors up to, but not including, 23 years of age. (In all cases, coverage is effective until the end of the month in which the enrollee reaches the age limit).

Non-Availability and Referral Form (NARF)

- ❖ A NARF must be completed by Dr Corman before comprehensive orthodontic treatment can begin. Contact Dr Corman at david.corman.ctr@dha.mil
- ❖ The NARF is needed when the orthodontic claim is sent to MetLife.

Predetermination Estimates (Optional)

- ❖ If you desire, a predetermination of payment is possible from MetLife for orthodontic treatment plans.
- ❖ To submit the predetermination request, complete a claim document, including a statement outlining the total cost of all treatment as well as the estimated number of months of treatment.
- ❖ MetLife will review and provide a summary of the covered costs.

Orthodontic Lifetime Maximum

- ❖ The maximum lifetime benefit for orthodontic services under the TDP is \$1,750 per eligible enrolled beneficiary
- ❖ Payment for diagnostic services performed in conjunction with orthodontics is applied to the patient's \$1,300 annual maximum.

Cost Shares

For orthodontic services received by a *Command Sponsored beneficiary*, claims are paid as follows:

- ❖ Normally, MetLife and the government will pay for 50% of the cost of the comprehensive orthodontic treatment and the sponsor will have to pay 50%.
- ❖ If some of the orthodontic benefit has been used, then that amount will be subtracted from the amount that MetLife will pay for the orthodontic treatment. If the entire \$1,750 has been used, then there is no orthodontic benefit remaining for the overseas patient.

For orthodontic treatment received by *Non-Command Sponsored* members, National Guard, Reserve, Individual Ready Reserve (IRR) family members and IRR (other than Special Mobilization Category) members, claims are paid as follows:

- ❖ \$1,750 Orthodontic Lifetime Maximum
- ❖ MetLife will pay for 50% of the treatment cost until \$1,750 is used
- ❖ The member is responsible for the 50% cost share and all additional orthodontic fees in excess of MetLife's \$1,750 maximum.



Orthodontic Payments

- ❖ Payment for orthodontic treatment **will be issued to the dentist in one lump sum**, subject to approval of the orthodontist's treatment plan.
- ❖ In special cases, the payment may go to the sponsor.
- ❖ Any remaining liability (orthodontic cost) is the responsibility of the sponsor.
- ❖ A payment plan needs to be developed between the dentist and the sponsor.
- ❖ If a member exceeds the age limitation (as described under the Orthodontic "Eligibility" section earlier) during the course of orthodontic treatment, MetLife's payment may be calculated based on the months of actual eligibility. All charges incurred after the loss of eligibility will be the member's financial responsibility.

Submitting Orthodontic Treatment Plans - Obtaining the NARF

- ❖ To complete the NARF, please submit the following: **The diagnosis of the problem, the therapy to correct the problem, and the total cost and the length of care.** In addition, include the **sponsor's name and SSN, patient's name and DOB, the sponsor's military address, and the date of the orthodontic examination.** That information should be sent to Dr Corman at the address below.

David.corman.ctr@dha.mil

- ❖ **To file the claim**, send the following items to MetLife: **The NARF, the claim document, and the provider's bill for the initial exam and the comprehensive orthodontic treatment.** The claim should be filed as soon as the braces or appliances are placed.

MetLife
TRICARE Dental Program
PO Box 14181
Lexington, KY 40512
USA

scan and email: OCONUSDentalClaims@metlife.com

MetLife agrees to process claims within 14 days of receipt. MetLife will provide a Dental Explanation of Benefits (DEOB) indicating the amount that will be paid to the Orthodontist.