

# 2024 Dental plan benefit table

Delta Dental Premier, +2000, 100/80/50, 50, PF	Ages 0-18, employees pay	Ages 19+, employees pay
Calendar year costs		
Deductible per person/family	\$50 per person / \$150 family	
Annual maximum (age 19+) <sup>1</sup>	\$2,000	
Out-of-pocket maximum (under age 19)	\$400 for one member \$800 for two or more members	
<b>Class 1<sup>2</sup></b>		
Exams and X-rays	0%	0%
Cleanings	0%	0%
Periodontal maintenance	0%	0%
Sealants	0%	0%
Topical fluoride	0%	0%
Space maintainers	0%	Not Covered
<b>Class 2</b>		
Restorative fillings	40% after deductible	20% after deductible
Oral Surgery	40% after deductible	20% after deductible
Endodontics	40% after deductible	20% after deductible
Periodontics	40% after deductible	20% after deductible
Anesthesia	40% after deductible	20% after deductible
<b>Class 3</b>		
Restorative crowns	50% after deductible	50% after deductible
Partial and complete dentures	50% after deductible	50% after deductible
Implants	50% after deductible	50% after deductible
Orthodontia <sup>3</sup>	50% after deductible	Not Covered
<b>Features</b>		
Provider Network	Delta Dental Premier Network	
Balance bill	Delta Dental Premier Network: No Nonparticipating: Yes	

<sup>1</sup> Ortho riders do not apply to annual maximum.

<sup>2</sup> Deductible waived for Class I services.

<sup>3</sup> Only medically necessary orthodontia is covered.

## Limitations

### Class 1

- Bitewing X-rays once in a 6-month period under age 19 and once in a 12-month period age 19 and over
- Exam once in a 6-month period
- Fluoride once in a 6-month period under age 19
- Full-mouth or panoramic X-rays once in a 5-year period
- Interim caries arresting medicament application is covered twice per tooth per year. For ages 19 and over, many restorations are not covered within 2 months of an interim caries arresting medicament application.
- Prophylaxis or periodontal maintenance is covered once in any 6-month period. Additional periodontal maintenance is covered for members with periodontal disease, up to a total of two additional periodontal maintenances per year.
- Sealants limited to unrestored occlusal surface of permanent molars once per tooth in a 3-year period under age 19 and once in a 5-year period age 19 and over.

### Class 2 and Class 3

- Athletic mouthguard covered once in any 12-month period for members age 15 and under, and once in any 2-year period for ages 16 and over.
- Bridges and dentures once in a 5-year period under age 19 and once in a 7-year period age 19 and over
- Crowns and other cast restorations once in a 5-year period under age 19 and once in a 7-year period age 19 and over
- Crown over implant once in a 5-year period when dentally necessary under age 19 and once per lifetime per tooth space age 19 and over
- IV sedation or general anesthesia only with surgical procedures or when necessary due to concurrent medical conditions
- Occlusal guard (nightguard) covered once per year between ages 13 and 18 at 100 percent and once every 5 years at 100 percent, up to a \$200 maximum for members age 19 and over.
- Periodontal surgical procedures by the same dentist to the same site are covered once in a 3-year period age 19 and over.
- Porcelain crowns on back teeth are limited to the amount for a full metal crown.
- Scaling and root planing once per quadrant in a 2-year period

## Exclusions

- Anesthetics, analgesics, hypnosis and medications, including nitrous oxide except for IV sedation or general anesthesia with surgical procedures
- Charges above the reimbursement amount
- Charting (including periodontal, gnathologic)
- Congenital or developmental malformations for age 19 and over
- Cosmetic services
- Duplication and interpretation of diagnostic images or records (exception for under age 19, only the interpretation of a diagnostic image by a professional not associated with the capture of the image is covered)
- Experimental or investigational treatment
- Hospital costs or other fees for facility or home care
- Instructions or training (including plaque control and oral hygiene or dietary instruction)
- Orthodontia (exception for medically necessary treatment under age 19 or when an orthodontia rider is included)
- Over-the-counter athletic mouthguards and over-the-counter nightguards (occlusal guards)
- Precision attachments
- Rebuilding or maintaining chewing surfaces (misalignment or malocclusion) or stabilizing teeth
- Self treatment
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Teledentistry, translation or sign language services are not covered as a separate benefit.
- Treatment before coverage begins or after coverage ends
- Treatment not dentally necessary
- Treatment of any disturbance of the temporomandibular joint (TMJ)

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