

2024 Dental plan benefit table

Delta Dental PPO, 1500B, 100/80/50, 25	Age 0-18, employees pay		Age 19+, employees pay	
	In-network	Out-of-network	In-network	Out-of-network
Calendar year costs				
Deductible	\$25 per person / \$75 family			
Out-of-pocket maximum (under age 19)	\$400 for one member \$800 for two or more members (in-network only)			
Annual maximum (ages 19+)	\$1,500			
Class 1				
Exams and X-rays	0%	20%	0%	10%
Cleanings	0%	20%	0%	10%
Sealants	0%	20%	0%	10%
Topical fluoride	0%	20%	0% ¹	10% ¹
Space maintainers	0%	Not covered	Not covered	Not covered
Class 2				
Restorative fillings	40% after deductible	40% after deductible	20% after deductible	30% after deductible
Oral Surgery	40% after deductible	40% after deductible	20% after deductible	30% after deductible
Endodontics	40% after deductible	40% after deductible	20% after deductible	30% after deductible
Periodontics	40% after deductible	40% after deductible	20% after deductible	30% after deductible
Anesthesia	40% after deductible	40% after deductible	20% after deductible	30% after deductible
Class 3				
Restorative crowns	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Partial and complete dentures	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Implants & bridges	Not covered	Not covered	50% after deductible	50% after deductible
Orthodontia ²	50% after deductible	50% after deductible	Not covered	Not covered
Features				
Provider Network	Delta Dental PPO Network	All other providers	Delta Dental PPO Network	All other providers
Balance bill	Participating dentists: no Nonparticipating dentists: yes			
Direct Option plan match	Direct Option 3K-3KK			

¹ Covered once in a 12-month period if there is a recent history of periodontal surgery or high-risk of decay because of medical disease or chemotherapy or similar type of treatment.

² Only medically necessary orthodontia to treat cleft palate is covered.

Limitations

Class 1

- Bitewing X-rays once in a 12-month period
- Exam once in a 6-month period
- Fluoride once in a 6-month period under age 19 and once every 12 months if there is recent history of periodontal surgery or high risk of decay due to medical disease or chemotherapy or similar type of treatment for age 19 and over
- Full-mouth or panoramic X-rays once in a 5-year period
- Interim caries arresting medicament application is covered twice per tooth per year. Many restorations are not covered within 2 months of interim caries arresting medicament application.
- Prophylaxis (cleaning) 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 5-year period except for evidence of clinical failure

Class 2 and Class 3

- Athletic mouthguard once in any 12-month period for members age 15 and under and once in any 2-year period age 16 and over
- Bridges once in a 7-year period age 19 and over
- Crowns and other cast restorations once in a 7-year period
- Crown-over-implant once per lifetime per tooth space
- Dentures once in a 7-year period age 16 and over
- IV sedation or general anesthesia only with surgical procedures
- Nightguard (occlusal guard) covered at 100% once in a 5 year period, up to \$200 maximum
- Oral anesthesia medication permitted for members under age 19 when used during an in-office procedure
- Periodontal surgical procedures by the same dentist at the same site are covered once in a 3 year period for members 19 and over
- Porcelain crowns on back teeth are limited to the amount for a full metal crown
- Scaling and root planing once in a 2-year period

Exclusions

- Anesthetics, analgesics, hypnosis and medications, including nitrous oxide for adults
- Bridges not covered under age 19
- Charges above the maximum plan allowance
- Charting (including periodontal, gnathologic)
- Congenital or developmental malformations
- Cosmetic services
- Duplication and interpretation of X-rays or records
- Experimental or investigational treatment
- Hospital costs or other fees for facility or home care except for emergency care for members under age 19
- Implants under age 19
- Instructions or training (including plaque control and oral hygiene or dietary instruction)
- Orthodontia (exception for treatment of cleft palate under age 19)
- Over-the-counter athletic mouthguards and nightguards
- 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
- Temporomandibular joint syndrome (TMJ)
- Translation or sign language services are not covered as separate charges
- Treatment before coverage begins or after coverage ends
- Treatment not dentally necessary

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