2019 Dental Highlights
Elon University

DELTA DENTAL®

As a member of Delta Dental of North Carolina, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- Nationwide, 4 out of 5 dentists participate
- Great access to care as well as reduced fees through our agreements with dentists
- You cannot be balance billed, giving you added savings
- Network dentists will complete and file your claim - no paperwork for you
- You only have to pay your copayments and/or deductibles when you receive dental services from a PPO or Premier Dentist
- You don't have to wait for your claim to be paid to be reimbursed!

While you can visit nonparticipating dentists, you may be billed the full amount up front and need to wait to be reimbursed.

NOTE: This document is intended as a supplement to your certificate and summary for policy exclusions and limitations	**Delta Dental PPO Dentist**	**Delta Dental Premier Dentist**	**Nonparticipating Dentist**
	Plan Pays	**Plan Pays**	**Plan Pays***
Diagnostic & Preventive			
Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers	**100%**	**100%**	**100%**
Emergency Palliative Treatment – to temporarily relieve pain	**100%**	**100%**	**100%**
Sealants – to prevent decay of permanent teeth	**100%**	**100%**	**100%**
Brush Biopsy – to detect oral cancer	**100%**	**100%**	**100%**
Radiographs – X-rays	**100%**	**100%**	**100%**
Basic Services			
Minor Restorative Services – fillings and crown repair	**80%**	**80%**	**80%**
Non-Surgical Periodontic Services – non-surgical services to treat gum disease	**80%**	**80%**	**80%**
Simple Extractions – non-surgical removal of teeth	**80%**	**80%**	**80%**
Other Basic Services – misc. services	**80%**	**80%**	**80%**
Relines and Repairs – to bridges, implants, and dentures	**80%**	**80%**	**80%**
Endodontic Services – root canals	**50%**	**50%**	**50%**
Other Oral Surgery – dental surgery	**50%**	**50%**	**50%**
Surgical Periodontic Services – surgical services to treat	**50%**	**50%**	**50%**
Major Services – 6 Month Waiting Period (without prior coverage)			
Major Restorative Services – crowns	**50%**	**50%**	**50%**
Prosthodontic Services – bridges, implants, and dentures	**50%**	**50%**	**50%**
Orthodontic Services			
Orthodontic Services – braces	**50%**	**50%**	**50%**
Orthodontic Age Limit –	**Up to age 19**	**Up to age 19**	**Up to age 19**

* *When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.*

Maximum Payment: $1,500 per person total per Benefit Year. The maximum does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, sealants, and orthodontic services. $1,000 per person total per lifetime on orthodontic services.

Deductible: PPO Dentists – None. Premier Dentist or Nonparticipating Dentist - $50 Deductible per person total per Benefit Year limited to a maximum Deductible of $150 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, sealants, and orthodontic services.