

Delta Dental of North Carolina
Dental Benefit Highlights for
High Country Community Health #10547



Delta Dental PPO™ plus Premier
Coverage effective April 1, 2023

	Delta Dental PPO Dentist	Delta Dental Premier* Dentist	Non- participating Dentist
	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	90%	90%	90%
Brush Biopsy - to detect oral cancer	90%	90%	90%
Sealants - to prevent decay of permanent teeth	90%	90%	90%
Radiographs - X-rays	90%	90%	90%
Basic Services			
Emergency Palliative Treatment - to temporarily relieve pain	60%	60%	60%
Minor Restorative Services - fillings and crown repair	60%	60%	60%
Periodontal Maintenance - cleanings following periodontal therapy	60%	60%	60%
Simple Extractions - non-surgical removal of teeth	60%	60%	60%
Other Basic Services - misc. services	60%	60%	60%
Relines and Repairs - to bridges, implants, and dentures	60%	60%	60%
Major Services			
Endodontic Services - root canals	50%	50%	50%
Periodontic Services - to treat gum disease	50%	50%	50%
Other Oral Surgery - dental surgery	50%	50%	50%
Major Restorative Services - crowns	50%	50%	50%
Prosthetic Services - bridges, implants, dentures, and crowns over implants	50%	50%	50%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	50%
Orthodontic Age Limit -	through age 25 and under		

* 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
PPO and Premier Dentist - \$1,500 per person total per benefit year on diagnostic & preventive, basic services, and major services. \$1,000 per person total per lifetime on orthodontics.
Nonparticipating Dentist - \$1,000 per person total per benefit year on diagnostic & preventive, basic services, and major services. \$1,000 per person total per lifetime on orthodontics.

Deductible - \$50 deductible per person total per benefit year limited to a maximum deductible of \$150 per family per benefit year on all services except diagnostic and preventive services, sealants, brush biopsy, X-rays, and orthodontic services.

Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.

Welcome to North Carolina's largest dental benefits family!

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.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists -- there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

Quality Dental Program

With our quick and accurate claims processing, we pay more than 90% of claims in 10 days or less. Delta Dental also offers world-class customer service from our BenchmarkPortal Certified Center of Excellence call center.

Online Access

Our online Member Portal lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more -- all at your own convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, call our Customer Service team at 800-662-8856 or visit our website at www.DeltaDentalNC.com.