

## 2020 Dental Highlights Elon University



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*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> – exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> – to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> – to prevent decay of permanent teeth	100%	100%	100%
<b>Brush Biopsy</b> – to detect oral cancer	100%	100%	100%
<b>Radiographs</b> – X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> – fillings and crown repair	80%	80%	80%
<b>Non-Surgical Periodontic Services</b> – non-surgical services to treat gum disease	80%	80%	80%
<b>Simple Extractions</b> – non-surgical removal of teeth	80%	80%	80%
<b>Other Basic Services</b> – misc. services	80%	80%	80%
<b>Relines and Repairs</b> – to bridges, implants, and dentures	80%	80%	80%
<b>Endodontic Services</b> – root canals	50%	50%	50%
<b>Other Oral Surgery</b> – dental surgery	50%	50%	50%
<b>Surgical Periodontic Services</b> – surgical services to treat	50%	50%	50%
<b>Major Services – 6 Month Waiting Period (without prior coverage)</b>			
<b>Major Restorative Services</b> – crowns	50%	50%	50%
<b>Prosthodontic Services</b> – bridges, implants, and dentures	50%	50%	50%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> – braces	50%	50%	50%
<b>Orthodontic Age Limit</b> –	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.