

Delta Dental of Arkansas Dental Benefit Highlights for CROSS CHURCH #2699



Delta Dental PPO plus Premier™

Coverage effective January 1, 2025

	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, and fluoride	100%	100%	90%
Sealants - to prevent decay of permanent teeth	100%	100%	90%
Radiographs - X-rays	100%	100%	90%
Basic Services			
Space Maintainers - appliances to prevent tooth movement	80%	80%	72%
Emergency Palliative Treatment - to temporarily relieve pain	80%	80%	72%
Minor Restorative Services - fillings	80%	80%	72%
Simple Extractions - non-surgical removal of teeth	80%	80%	72%
Major Services			
Brush Biopsy - to detect oral cancer	50%	50%	45%
Crown Repair - to individual crowns	50%	50%	45%
Endodontic Services - root canals	50%	50%	45%
Periodontic Services - to treat gum disease	50%	50%	45%
Other Oral Surgery - dental surgery	50%	50%	45%
Major Restorative Services - crowns	50%	50%	45%
Other Basic Services - misc. services	50%	50%	45%
Relines and Repairs - to bridges, implants, and dentures	50%	50%	45%
TMD Treatment - treatment of the disorder of the temporomandibular joint, including related films	50%	50%	45%
Prosthodontic Services - bridges, implants, and dentures	50%	50%	45%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	45%
Orthodontic Age Limit -	Dependent Children to the end of the month of age 19	Dependent Children to the end of the month of age 19	Dependent Children to the end of the month of age 19

* Delta Dental pays a fixed fee to all Nonparticipating Dentists. This column indicates the percentage of this fixed fee that Delta Dental will cover. If the Nonparticipating Dentist charges more than the Delta Dental fixed fee, the individual will be responsible for the difference.

Maximum Payment – \$1,000 per person total per Benefit Year. On all services, except cephalometric films, diagnostic casts, photos, and orthodontic services. \$1,000 per person total per lifetime on cephalometric films, diagnostic casts, photos, and orthodontic services.

Maximum Carryover – If at least one Covered Service is paid in a Benefit Year and the total Benefit paid does not exceed \$499 in that Benefit Year, \$250 will carry over to the next Benefit Year's Maximum Payment. This amount will accumulate from one Benefit Year to the next, but will not exceed \$1,000.

Deductible – \$50 Deductible per person total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. All services, except oral exams, prophylaxes (cleanings), fluoride, sealants, X-rays, full mouth debridement and scaling in presence of inflammation.

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.

Arkansas' largest dental benefits provider

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

- It's easy to find a dentist! 95% of practicing dentists in Arkansas are part of our networks.
- 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 to worry about! Network dentists will fill out and file your claims.
- No hidden fees! Pay only our copayments and/or deductibles when you receive care from network dentists.
- 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

We processed over 2.4 million claims with an average turnaround time of one day and 99% accuracy in 2014 - just another reason why more than 98% of our customers renew their dental benefits with Delta Dental of Arkansas. Delta Dental is committed to providing superior customer service. Receiving over 730,000 calls annually, our Customer Service department has an average answer rate of 12 seconds, and 99% of customer calls are resolved on first contact.

Online Access

Our online Consumer Toolkit lets you access your dental plan securely online. 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

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, during an oral exam? Early detection is one of the best ways to prevent further complications. Keep your smile healthy by using your benefits from Delta Dental

Questions?

If you have questions, please call our Customer Service team at 800-462-5410

or visit us online,
<http://www.deltadental.com>.