



The Delta Dental Premier program is our most popular network plan, featuring solid benefits and access to the leading dental network in the state and nation – the Delta Dental Premier network.

Benefits overview

- Freedom to see any dentist (same benefits apply)
- Out-of-pocket costs greatly reduced when members visit a network dentist
- 100% coverage for preventive care
- Strong coverage for basic and major services, including implant coverage
- Optional **Escalating MaximumSM** – allows the plan's annual maximum to grow by \$200 each year, from \$1,000 to \$2,000
- Optional **Lifetime Deductible** – once the member satisfies the deductible, they never pay it again as long as they remain in the plan as a member of the group
- Optional orthodontic coverage
- Worldwide emergency coverage automatically included
- 24-month rate lock available
- Offered on an employer-paid or voluntary basis

Delta Dental Premier[®]

Network plan for groups of 5-99 eligible employees

What are the advantages of visiting a network dentist?

No balance billing – With a network dentist, members won't be billed for the difference between the actual procedure charge and what the plan allows. When members receive care from a non-network dentist, they are responsible for the balance of the bill.

No paperwork – When members use network dentists, there's no paperwork. Dentists bill us, and we pay them directly. Members choosing a non-network dentist may have to submit their own claim for covered expenses.

The largest network in the state – and the nation

- With more than 1,600 unique dentists in North Carolina, our network is three times the size of any other network in the state.
- Three out of four dentists in America are in our network.

We set the standard for service

- Groups appreciate having a strong plan administrator who pays more than 98% of claims in less than 10 business days – with better than 99% accuracy.

Watching out for your bottom line

- Network providers agree to fees that are often lower than their usual fees. This results in lower claim costs, which keep premiums affordable.
- Our operating costs are among the industry's very lowest, so we're able to pass those savings on to our members.
- We offer groups the ability to lock in rates for 24 months as a simple, affordable way to ensure price predictability.

Custom programs for groups of 100+

- If your group has 100 or more employees, we will tailor a dental benefits program that meets your specific needs.

Your hometown team for more than 30 years

For more information, contact your broker or call our Delta Dental ConnectSM team at **1-888-332-4617**, or visit www.deltadentalnc.org.

DELTA DENTAL PREMIER

SERVICE	DESCRIPTION	BENEFIT
Diagnostic and Preventive Services	Oral evaluations/checkups, X-rays, dental cleanings, fluoride treatments	100%
Other Preventive Services	Space maintainers	80% after deductible
Basic Services	Basic Restorative Care and Services: Amalgam (silver) fillings, anterior composites, sealants, palliative treatment for emergencies	80%
	Basic Oral Surgery Services: Basic extraction of erupted tooth or exposed root	80%
	Complex Surgical Extractions: Surgical removal of erupted tooth, impacted tooth and tooth roots	80%
	Other Complex Oral Surgical Procedures: Alveoloplasty, vestibuloplasty, frenulectomy, tooth reimplantation	N/A
	Adjunctive General Services: Intravenous conscious and IV sedation with complex surgical services	80%
	Basic Endodontic Therapy: Pulpal therapy, root canal therapy, pulpotomy	80%
	Complex Endodontic Services: Hemisection, apicoectomy	N/A
Major Restorative Services	Posterior composite resins, inlays	Optional treatment †
	Onlays, crowns and crown repairs	50%(*)
	Restorative cast post and core buildup, including pins and posts for crown	N/A
Employer-paid plans– No waiting period	Prosthetic Services Removable prosthetic services – dentures and partials	50%(**)
	Fixed prosthetic services – bridges	50%(*)(**)
	Restorative cast post and core buildup, including pins and posts for bridge	N/A
	Repairs – removable and fixed prosthetic services	50%
	Implants	50%(**)
Deductible	Per person/per family (calendar year) – <i>No deductible for diagnostic, preventive and orthodontic services.</i>	\$25/\$75 or \$50/\$150
	Optional per person Lifetime Deductible (only available on employer-paid plans) – <i>Applies to all services except orthodontics.</i>	\$100
Annual Plan Maximum Per Person/Per Calendar Year	5 to 24 enrolled employees.	\$1,000
	25 or more enrolled employees.	\$1,000 or \$1,500
	Escalating Maximum SM option (only available on employer-paid plans) – Annual plan maximum starts at \$1,000 and escalates each calendar year by \$200 until it reaches \$2,000 in year 6.	\$1,000 → \$2,000
Optional Orthodontic Coverage		
Employer-paid plans– No waiting period	A minimum of 10 enrolled employees required. Available only for dependent children, age 8 through 18.	50% \$1,000 lifetime maximum
Voluntary plans– 12-month waiting period(***)		

Members who receive services from non-Delta Dental network dentists are covered at the same benefit level as those who see Delta Dental Premier network participating dentists. However, because non-Delta Dental network dentists are not under contractual obligation, they may balance bill members for the amount not reimbursed under the plan. †Optional Treatment: Plan member receives the amalgam benefit for the least costly, commonly performed course of treatment. The plan member is responsible for the balance of the treatment cost. * Coverage does not include crown or bridge services such as buildups, pins, posts or cores. ** Missing-tooth exclusion applies during the first 24 months of coverage. *** Waiting periods may be waived for prior comparable coverage. **Claim payments are subject to review. We strongly recommend a pre-estimate for implants and all major services.**