Delta Dental of North Carolina
Dental Benefit Highlights for
Johnston County Public Schools #1350-2000, 2099

Delta Dental PPO plus Premier *Coverage effective* ***January 1, 2021***	**Delta Dental PPO Dentist** **Plan Pays**	**Delta Dental Premier Dentist** **Plan Pays**	**Nonparticipating Dentist** **Plan Pays***
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	**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			
Emergency Palliative Treatment - to temporarily relieve pain	**90%**	**90%**	**90%**
Minor Restorative Services - fillings and crown repair	**90%**	**90%**	**90%**
Periodontal Maintenance - cleanings following periodontal therapy	**90%**	**90%**	**90%**
Oral Surgery Services - extractions and dental surgery	**90%**	**90%**	**90%**
Other Basic Services - misc. services	**90%**	**90%**	**90%**
Relines and Repairs - to bridges, implants, and dentures	**90%**	**90%**	**90%**
Major Services			
Endodontic Services - root canals	**60%**	**60%**	**60%**
Periodontic Services - to treat gum disease	**60%**	**60%**	**60%**
Major Restorative Services - crowns	**60%**	**60%**	**60%**
Prosthodontic Services - bridges, implants, dentures, and crowns over implants	**60%**	**60%**	**60%**
Orthodontic Services			
Orthodontic Services - braces	**50%**	**50%**	**50%**
Orthodontic Age Limit -	**No Age Limit**	**No Age Limit**	**No Age Limit**

** 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. This Nonparticipating Dentist Fee may be less than what your dentist charges, which means that you will be responsible for the difference.*

Maximum Payment – $1,000 per person total per Calendar Year on all services except orthodontic services. $1,000 per person total per lifetime on orthodontic services.

Maximum Carryover – If at least one Covered Service is applied toward your Maximum Payment in a Calendar Year and the total Benefit paid does not exceed $500 in that Calendar Year, up to $250 will carry over to the next Calendar Year's Maximum Payment. This carryover amount will accumulate from one Calendar Year to the next, but will not exceed $1,000. If no Covered Services are paid during a Calendar Year, all accumulated carryover amounts from previous Calendar Years will be forfeited.

Deductible – $25 Deductible per person total per Calendar Year limited to a maximum Deductible of $75 per family per Calendar Year. The Deductible does not apply to oral exams, 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.*

DELTA DENTAL®

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 Consumer Toolkit 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, please call our Customer Service team at 800-662-8856 (TTY users call 711) or look online at https://www.DeltaDentalNC.com.