

2025 Dental



Feature	Delta Dental Base	Delta Dental Buy-Up
Annual Deductible	None	None
Annual Maximum¹	\$1,500 per calendar year for each covered individual	\$2,000 per calendar year for each covered individual
Diagnostic and Preventive Includes oral exams, cleanings, fluoride treatments for children under age 19, dental x-rays, sealants and space maintainers for children under age 14	Plan pays 100% (MAC) ² You pay 0%	Plan pays 100% (UCR) ³ You pay 0%
Restorative (e.g., fillings, extractions and oral surgery, root canals, periodontics)	Plan pays 85% (MAC) You pay 15%	Plan pays 85% (UCR) You pay 15%
Major Restorative (e.g., crowns and bridges)	Plan pays 50% (MAC) You pay 50%	Plan pays 50% (UCR) You pay 50%
Implants	Plan pays 50% (MAC) You pay 50%	Plan pays 50% (UCR) You pay 50%
Orthodontics for Adults and Children	Plan pays 50% You pay 50%	Plan pays 50% You pay 50%
Orthodontics Lifetime Maximum Benefit	\$1,500 for each covered individual	\$1,500 for each covered individual

¹ Certain procedures do not count toward annual maximum.

² Maximum Allowable Charge (MAC): in-network providers may charge up to negotiate rate; out-of-network providers may charge for the total remaining cost of service.

³ Usual, Customary, and Reasonable (UCR): plan will pay in-and out-of-network providers at the 85 percentile for typical or prevailing fees, member may be responsible for remaining cost of service.