

Delta Dental PPO plus Premier Benefits at a Glance UNC Faculty Plan

Delta Dental looks forward to serving you as an employee of UNC Faculty. You will be covered under two of the nation's largest dental networks – Delta Dental PPO™ and Delta Dental Premier®.

You can still see your current dentist; however, if they are not in our networks, you may pay more. You are likely to **save more money** by visiting a dentist who is in one of these networks.

You can check for network dentists by visiting Delta Dental's website at www.deltadentalinc.com/findadentist or by calling Delta Dental's Customer Service Center. Customer Service is available Monday to Friday from 8:30 a.m. until 8:00 p.m. (Eastern Time) to help you.



Covered Services:	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist*
Diagnostic & Preventative			
Diagnostic and Preventative Services – exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Emergency Palliative Treatment – temporarily relieve pain	100%	100%	100%
Sealants – to prevent decay of permanent teeth	100%	100%	100%
Brush Biopsy – detect oral cancer	100%	100%	100%
Radiographs – X-rays	100%	100%	100%
Other Basic Services – misc. services	100%	100%	100%
Harmful Habit Appliance – thumb sucking	100%	100%	100%
Basic Services			
Minor Restorative Services – fillings and crown repair	80%	80%	80%
Endodontic Services – root canals	80%	80%	80%
Periodontic Services – to treat gum disease	80%	80%	80%
Oral Surgery Services – extractions and dental surgery	80%	80%	80%
Major Restorative Services – crowns	80%	80%	80%
Anesthesia Services – when medically necessary	80%	80%	80%
Relines and Repairs – to bridges, implants, and dentures	80%	80%	80%
Major Services			
Prosthodontic Services – bridges, implants, dentures, and crowns over implants	80%	80%	80%
Orthodontic Services			
Orthodontic Services – braces	60%	60%	60%
Orthodontic Age Limit –	Branding must begin prior to age 19. Coverage will continue to the end of treatment or until the maximum has been reached.	Branding must begin prior to age 19. Coverage will continue to the end of treatment or until the maximum has been reached.	Branding must begin prior to age 19. Coverage will continue to the end of treatment or until the maximum has been reached.

* 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 – \$2,500 per person total per Benefit Year on all services except orthodontic services (excluding harmful habit appliances). \$3,000 per person total per lifetime on orthodontic services except harmful habits appliances.

Deductible – None

What are the benefits of using an in-network provider?

Delta Dental PPO and Delta Dental Premier Dentists

- Submits claims for you
- Only charges you for your copayment and deductible, if any.
- Out-of-pocket costs are likely lower

Out-of-Network Dentists

- May require you to submit your own claims
- May charge you the full cost for the service
- Will receive payment directly from Delta Dental

How can I find a network dentist? How can I find out if my dentist is in the network?

You can find network dentists by visiting our website at www.deltadentalinc.com/findadentist or by calling Delta Dental’s Customer Service department at (800) 662-8856.

Participating dentists are in one of two networks. Delta Dental PPO has the biggest discounts and Delta Dental Premier is also discounted, but not as much as the Delta Dental PPO. If you choose a Delta Dental PPO dentist, you will pay the least out-of-pocket and your Maximum Payment will last longer.

Will Delta Dental recruit my dentist if I ask?

You can ask us to recruit your dentist if they are not in one of our networks by calling Customer Service.

What if I need orthodontic treatment?

Have your orthodontist submit a new treatment plan to Delta Dental. We will work with them to set up payment for the remaining treatment based on how much you have already used.

Where do I send claims?

You or your dentist should send your claims to Delta Dental:

Delta Dental
 PO Box 9085
 Farmington Hills, MI 48333-9085

Questions?

Please call Delta Dental’s Customer Service Department at 1-800-662-8856.

NOTE: Payment examples are just to demonstrate savings.

Fees vary by location and dentist.

		Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-Of-Network Dentist
ADULT CLEANING	Dentist Charges:	\$105.00	\$105.00	\$105.00
	What Delta Dental Accepts:	\$63.00	\$72.00	\$89.00
	Coverage Level:	100%	100%	100%
	Amount Delta Dental Pays:	\$63.00	\$72.00	\$89.00
	AMOUNT YOU PAY:	\$0.00	\$0.00	\$16.00
CROWN	Dentist Charges:	\$1,500.00	\$1,500.00	\$1,500.00
	What Delta Dental Accepts:	\$900.00	\$1,000.00	\$1,200.00
	Coverage Level:	80%	80%	80%
	Amount Delta Dental Pays:	\$720.00	\$800.00	\$960.00
	AMOUNT YOU PAY:	\$180.00	\$200.00	\$540.00