

Delta Dental of North Carolina
Dental Benefit Highlights for
Cape Fear Community College #10809
Low Plan



Delta Dental PPO™ plus Premier	Delta Dental PPO Dentist	Delta Dental Premier* Dentist	Non-participating Dentist
	Plan Pays	Plan Pays	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	80%	80%	80%
Minor Restorative Services – fillings and crown repair	80%	80%	80%
Oral Surgery Services – extractions and dental surgery	80%	80%	80%
Other Basic Services – misc. services	80%	80%	80%
Relines and Repairs – to bridges, implants, and dentures	80%	80%	80%
Major Services			
Endodontic Services – root canals	50%	50%	50%
Periodontic Services – to treat gum disease	50%	50%	50%
Major Restorative Services – crowns	50%	50%	50%
Prosthodontic Services – bridges, implants, dentures, and crowns over implants	50%	50%	50%

* 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. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

Maximum Payment – \$1,000 per person total per calendar year on diagnostic & preventive, basic services, and major services.

Deductible – \$50 deductible per person total per calendar year limited to a maximum deductible of \$150 per family per calendar year on all services except diagnostic and preventive services, sealants, brush biopsy and X-rays.

Low Plan Rates –

	12 Month Rate	9 Month Rate
Employee	\$34.48	\$45.98
Employee / Spouse	\$70.85	\$94.47
Employee / Child(ren)	\$82.56	\$110.08
Family	\$118.95	\$158.60

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 Member Portal 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, call our Customer Service team at 800-662-8856 or visit our website at www.DeltaDentalINC.com.

Delta Dental of North Carolina Dental Benefit Highlights for Cape Fear Community College #10809 High Plan



Delta Dental PPO™ plus Premier	Delta Dental PPO Dentist	Delta Dental Premier® Dentist	Non-participating Dentist
	Plan Pays	Plan Pays	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	80%	80%	80%
Minor Restorative Services – fillings and crown repair	80%	80%	80%
Endodontic Services – root canals	80%	80%	80%
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Other Basic Services - misc. services	80%	80%	80%
Relines and Repairs - to bridges, implants, and dentures	80%	80%	80%
Major Services			
Periodontic Services – to treat gum disease	50%	50%	50%
Major Restorative Services – crowns	50%	50%	50%
Prosthodontic Services – bridges, implants, dentures and crowns over implants	50%	50%	50%
Orthodontic Services			
Orthodontic Services – braces	50%	50%	50%
Orthodontic 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. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

Maximum Payment – \$1,500 per person total per calendar year on basic services and major services. Diagnostic & preventive services are excluded from the annual maximum. \$1,500 per person total per lifetime on orthodontics.

Deductible – \$50 deductible per person total per calendar year limited to a maximum deductible of \$150 per family per calendar year on all services except diagnostic and preventive services, sealants, brush biopsy, X-rays and orthodontic services.

High Plan Rates –

	12 Month Rate	9 Month Rate
Employee	\$50.85	\$67.80
Employee / Spouse	\$105.69	\$140.92
Employee / Child(ren)	\$123.21	\$164.28
Family	\$178.26	\$237.68

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.

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Stay in network and save

As a Delta Dental PPO plus Premier™ member, you may see any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental’s two dentist networks.

Delta Dental PPO™ dentists	<ul style="list-style-type: none">No balance billing on covered servicesMost significant network discounts with more than 2,919 dentists in North Carolina¹Dentists file claims for member
Delta Dental Premier® dentists	<ul style="list-style-type: none">No balance billing on covered servicesSignificant network discounts with more than 4,029 dentists in North Carolina*¹Dentists file claims for member
Out-of-network dentists	<ul style="list-style-type: none">May be balance billedNo network discountsMay need to file own claims

¹ Delta Dental of North Carolina internal data, Nov. 2023.

How it works—As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO™ dentist.

Example savings for a crown by network	 Estimated charge	 Maximum allowed fees	 Percentage paid by Delta Dental	 Amount Delta Dental pays	 Amount dentist can balance bill	 Total amount you pay	 Your total cost savings
Delta Dental PPO™	\$1,500	\$900	50%	\$450	\$0	\$450	\$600 ✓
Delta Dental Premier®	\$1,500	\$1,000	50%	\$500	\$0	\$500	\$500
Out-of-network	\$1,500	\$1,200	50%	\$600	\$300	\$900	\$0

Delta Dental PPO™ dentists

Delta Dental PPO™ dentists have **agreed to charge \$900 for the \$1,500 service, a savings of \$600.** Your Delta Dental plan covers 50 percent of the cost. Assuming you’ve already met your deductible for the year, Delta Dental will pay \$450 and you’ll pay \$450.

Delta Dental Premier® dentists

Delta Dental Premier dentists have **agreed to charge \$1,000—a savings of \$500** compared to the fee the dentist usually charges. Assuming you’ve met your deductible, Delta Dental will cover 50 percent of that \$1,000, **paying \$500. You’ll also pay \$500.** That’s an extra **\$50 tacked on to your share of the bill** when compared to what you would have paid with a Delta Dental PPO™ dentist.

Out-of-network dentists

Out-of-network dentists **have not agreed to charge lower fees and can bill the full \$1,500.** Delta Dental has set a limit on the accepted amount at \$1,200, which means **Delta Dental’s share of the tab is \$600.** The dentist can bill you the difference between Delta Dental’s payment and what they charge. This leaves **you with a bill of \$900, which includes the \$300 the out-of-network dentist can “balance bill.”**

* This number is inclusive of the PPO network.
NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.

Find Delta Dental participating dentists near you by using the search feature on our website at www.deltadentalinc.com/findadentist, or by calling Delta Dental toll-free at 800-662-8856.

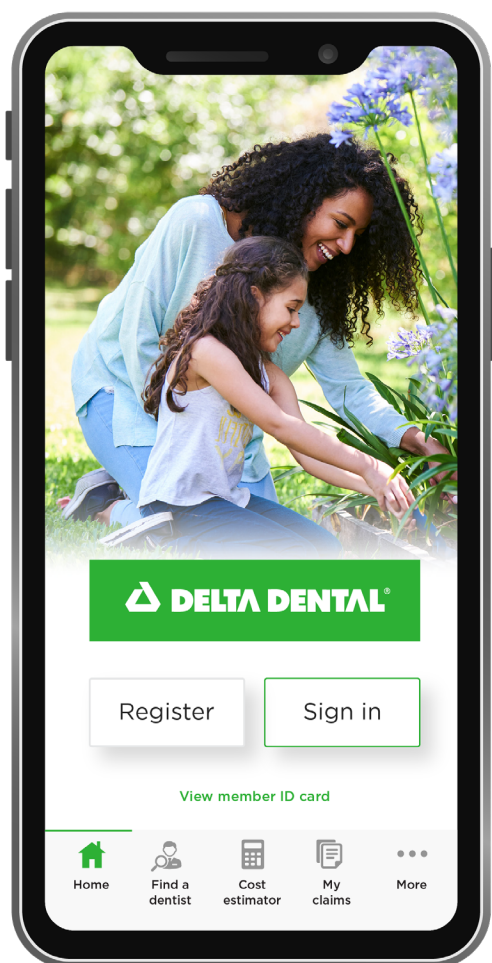


Delta Dental Mobile App

Manage your oral health anytime, anywhere



Your oral health is important to Delta Dental — and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are! Search for a dentist near you, view ID cards and more, right on your mobile device.



Getting started

The Delta Dental Mobile App is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental Mobile App. Or, scan the QR code below. You will need an internet connection in order to download and use most features of our free app.

Logging in to view benefits







Delta Dental members can sign in using the username and password they use to sign in to our website. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via the Delta Dental Mobile App.



SCAN TO DOWNLOAD
DELTA DENTAL MOBILE APP

Delta Dental Mobile App features

Sign in to access the full range of tools and resources

	Mobile ID card No need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Passbook and Google Wallet.
	Find a dentist It's easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.
	Dental Care Cost Estimator Find out what to expect with our Dental Care Cost Estimator. Our easy to use tool provides estimated cost ranges on common dental care needs for dentists in your area, now with the option to select your dentist for tailored cost estimates.
	Save your preferred dentist for quick access Save your favorite dentists using the Delta Dental Mobile App for quick access to contact information making it easy to schedule your routine cleaning.
	My claims Look up detailed claims information for your dentist visits over the last 18 months.
	My coverage Review your dental policy coverage details such as deductibles, maximums, and other benefits.

Secure access to your benefits

You must sign in each time you access the secure portion of the mobile app. No personal health information is ever stored on your device. For more details on security, our [Privacy Policy](#) can be viewed by clicking the lock icon on the main menu.

Please note information displayed may vary based on your particular coverage. For more information on your coverage, contact your Delta Dental company. "Delta Dental" refers to the national network of 39 independent Delta Dental companies that provide dental benefits and is a registered trademark of Delta Dental Plans Association.

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