

# Delta Dental of North Carolina

## Dental Benefit Highlights for South Piedmont Community College #10018



### Delta Dental PPO plus Premier™

Coverage effective January 1, 2026

	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays	Plan Pays*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> - to prevent decay of permanent teeth	100%	100%	100%
<b>Brush Biopsy</b> - to detect oral cancer	100%	100%	100%
<b>Bitewing Radiographs</b> - bitewing X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>All Other Radiographs</b> - other X-rays	90%	80%	80%
<b>Minor Restorative Services</b> - fillings and crown repair	90%	80%	80%
<b>Periodontic Services</b> - to treat gum disease	90%	80%	80%
<b>Oral Surgery Services</b> - extractions and dental surgery	90%	80%	80%
<b>Other Basic Services</b> - misc. services	90%	80%	80%
<b>Relines and Repairs</b> - to bridges, implants, and dentures	90%	80%	80%
<b>Major Services</b>			
<b>Endodontic Services</b> - root canals	60%	50%	50%
<b>Major Restorative Services</b> - crowns	60%	50%	50%
<b>Prosthodontic Services</b> - bridges, implants, dentures, and crowns over implants	60%	50%	50%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> - braces	50%	50%	50%
<b>Orthodontic Age Limit</b> -	through age 18 and under	through age 18 and under	through age 18 and under

\* 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 Member total per Benefit Year on all services, except diagnostic and preventive services, emergency palliative treatment, bitewing X-rays, brush biopsy, sealants, and orthodontic services. \$1,000 per Member total per lifetime on orthodontic services.

**Deductible** - \$50 Deductible per Member total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, bitewing X-rays, sealants, 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.

### Monthly Premiums

Employee Only	\$38.44
Employee + Spouse	\$76.09
Employee + Child(ren)	\$105.77
Employee + Family	\$144.61

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