

PL Marketing

Delta Dental PPO Plus Premier allows members to utilize any licensed provider. Members who choose a Delta Dental PPO network provider have the lowest out of pocket expenses and cannot be balance billed. Members who choose a Delta Dental Premier network provider cannot be balance billed.

Effective Date	Jan 1 2026
Benefit Period	TBD
Dependent Age Limit	up to age 26

	Provider Network		
	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist
Diagnostic & Preventive Services			
Cleaning	100%	100%	100%
Exam	100%	100%	100%
Fluoride	100%	100%	100%
Sealants	100%	100%	100%
X-rays	100%	100%	100%
Minor Services			
Endodontics	80%	80%	80%
Fillings	80%	80%	80%
Oral Surgery	80%	80%	80%
Periodontics	80%	80%	80%
Major Services			
Bridges	50%	50%	50%
Crowns	50%	50%	50%
Dentures	50%	50%	50%
Implants	50%	50%	50%
Orthodontic Services (not subject to deductible)			
Orthodontics	50%	50%	50%
Orthodontic Lifetime Maximum (per person)	\$1000	\$1000	\$1000
Orthodontic Services Age Limit	through age 25		
Deductible & Annual Maximum			
Deductible (individual/family)	\$50/\$150	\$50/\$150	\$50/\$150
D&P Subject to Deductible	No	No	No
Annual Maximum (per person)	\$2000	\$2000	\$2000

Please note: Dentists who have signed participating agreements with Delta Dental of Kentucky agree to accept the Allowable Amount as payment in full for Covered Services as these terms are defined in the Certificate of Coverage. Each Covered Person is responsible for the amount of Coinsurance, Deductible and non-covered charges. Dentists who have not signed a participating agreement may bill you directly for any amount of their charge in excess of the Allowable Amount. In cases where the dentist's charges exceed the Allowable Amount, your coinsurance will be larger. Certain procedures require preauthorization and/or are subject to limitations.

Annual Maximum Carryover Benefit

If at least one covered service is applied toward your annual maximum in a benefit period and the total benefit paid does not exceed \$999 in that benefit period, up to \$500 will carry over to the next benefit periods annual maximum. This carryover amount will accumulate from one benefit period to the next, but will not exceed \$2000.

Frequencies & Limitations

- » Oral exams (including evaluations by a specialist) are payable 2 times per benefit period. Limited oral evaluations for a specific problem or complaint are also payable 2 times in the same benefit period.
- » Prophylaxes (cleanings) are payable 2 times per benefit period. 2 additional periodontal maintenance procedures are payable per benefit period for individuals with a documented history of periodontal disease.
- » Full mouth debridement is payable 1 time per lifetime.
- » Fluoride treatments are payable 1 time per benefit period for people age 18 and under.
- » Space maintainers are payable 1 time per area once in a lifetime for people age 13 and under.
- » Bitewing X-rays are payable 1 time per benefit period and full mouth X-rays (which include bitewing X-rays) or panorex are payable 1 time in any 5-year period.
- » Sealants are payable 1 time per tooth per 2-year period for first and second permanent molars for people age 15 and under. The surface must be free from decay and restorations.
- » Payment for crowns, inlays, and onlays are payable 1 time per tooth in any 5-year period. Stainless steel crowns are payable 1 time per tooth in any 2-year period on primary teeth only.
- » Composite resin (white) restorations are optional treatment on posterior teeth.
- » Denture and/or bridge replacement is payable 5-years post initial placement. Replacement is not a Covered Service for lost or stolen dentures and/or bridges. Interim dentures are payable only for people under age 17 to replace extracted anterior permanent teeth.
- » Fixed bridges or removable cast partials are payable only for Eligible Dependents over age 16.
- » Porcelain and resin facings on bridges are payable on posterior teeth.
- » Implants are payable 1 time per tooth in any 5-year period. Implant related services are Covered Services.
- » Crowns over implants are payable 1 time per tooth in any 5-year period. Services related to crowns over implants are Covered Services.

*This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflict with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages above are applied to Delta Dental's allowance for each service and it may vary due to the dentist's network participation.**

Delta Dental of Kentucky | ky.deltadental.com | 800-955-2030

Delta Dental of Kentucky has provided more than \$20 million to Non-profits across Kentucky since 2003.