

Federally Compliant Dental Plans

Federally Compliant Combined Plan – High Option for Groups

2025

Delta Dental PPO-Plus Premier Federally Compliant Dental plans⁺ – Effective January 1, 2025, Delta Dental has Federally Compliant Plans designed to meet ACA Pediatric Dental Essential Health Benefit standards. Our plans include the Delta Dental PPO and Premier networks for maximum network access.

Plan Information	High Option
Annual Maximum Benefit: applies to covered persons age 19 or older	\$1,500
Annual Maximum Out-of-Pocket: for one covered person <u>to age 19</u>	\$425
Annual Maximum Out-of-Pocket: for two or more covered persons <u>to age 19</u>	\$850
Annual Deductible	\$50 per person

Co-Insurance – The percentage Delta Dental will pay for covered services

Plan Information	Co-Insurance – High Option
Preventive & Diagnostic Services	100% <u>No</u> Deductible
Basic Services[*]: Six (6) month specific benefit waiting period applies to covered persons age 19 or older	80% \$50 Annual Deductible applies
Major Services[*]: Twelve (12) month specific benefit waiting period applies to covered persons age 19 or older	50% \$50 Annual Deductible applies
Medically Necessary Orthodontic Services^{**} applies to covered persons to age 19 only	50% <u>No</u> Deductible

***A minimum of two (2) enrolled individuals per plan required for participation in FCP plans.**

- Processing policies, limitations and exclusions will apply for medically necessary procedures. Dependent children are eligible for coverage to age 26.
- Deductibles and Co-Insurance will apply to Maximum Out-of-Pocket.
- Maximum Out-of-Pocket does **not** apply to out-of-network services.

*** Medically Necessary Extractions** – The surgical or non-surgical removal/extraction of third molars must be medically necessary.

**** Medically Necessary** – Orthodontic treatment and/or services are only covered with orthognathic surgery cases or certain designated syndromes or genetic disorders such as cleft palate. Benefits are only allowed for medically necessary orthodontic services to help correct severe handicapped malocclusions caused by cranio-facial orthopedic deformities involving teeth.

Coverage Type	Monthly Rates – High Option
Individual Only	\$72.00
Individual + Spouse (Couple)	\$144.00
Individual + 1 Dependent	\$144.00
Individual + 2 Dependents	\$216.00
Individual + 3 or more Dependents	\$288.00
Individual + Spouse + 1 Dependent (Family/Couple +1)	\$216.00
Individual + Spouse + 2 Dependents (Family/Couple +2)	\$288.00
Individual + Spouse + 3 or more Dependents (Family/Couple +3)	\$360.00

If you, or someone you're helping, has questions about Delta Dental PPO Plus Premier - Federally Compliant Plan, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 800-522-0188.

