

Federally Compliant Dental Plans

Federally Compliant Combined Plan – High Option for Groups

2026

Delta Dental PPO-Plus Premier Federally Compliant Dental plans* – Effective January 1, 2026, 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>	\$450
Annual Maximum Out-of-Pocket: for two or more covered persons <u>to age 19</u>	\$900
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	\$87.00
Individual + Spouse (Couple)	\$174.00
Individual + 1 Dependent	\$174.00
Individual + 2 Dependents	\$261.00
Individual + 3 or more Dependents	\$348.00
Individual + Spouse + 1 Dependent (Family/Couple +1)	\$261.00
Individual + Spouse + 2 Dependents (Family/Couple +2)	\$348.00
Individual + Spouse + 3 or more Dependents (Family/Couple +3)	\$435.00

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.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Delta Dental PPO Plus Premier - Federally Compliant Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 800-522-0188.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Delta Dental PPO Plus Premier - Federally Compliant Plan, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 800-522-0188.

如果您，或是您正在協助的對象，有關於插入 SBM 項目的名稱 Delta Dental PPO Plus Premier - Federally Compliant Plan 方面的問題，您 有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 800-522-0188]。

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Delta Dental PPO Plus Premier - Federally Compliant Plan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 800-522-0188로 전화하십시오.

Falls Sie oder jemand, dem Sie helfen, Fragen zum Delta Dental PPO Plus Premier - Federally Compliant Plan haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 800-522-0188 an.

فليدع الحق في الحصول على المساعدة والمعلومات (الضرورية بلغتك من دون اية تكلفة. للتحديث مع ، Delta Dental PPO Plus Premier - Federally Compliant Plan إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص)
 مترجم اتصل ب 0188-522-800.

သင်္ချာမဟုတ်ဘဲ ငါတို့ နှစ်ဦးစီစီက Delta Dental PPO Plus Premier - Federally Compliant Plan ခံယူတဲ့ နှစ် မိုးခြံစီးရသလားဟု မေးရန်လည်း
မသမာတာသာစကား ဖြစ် အကူအညီရယူ သူ ၈ စကား ပန် ငါတို့ ဟုလည်းပါက 800-522-0188 သို့မဟုတ် ၆၄၆-၁၁၁၁ သို့မဟုတ်

Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Delta Dental PPO Plus Premier - Federally Compliant Plan, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 800-522-0188.

Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Delta Dental PPO Plus Premier - Federally Compliant Plan, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 800-522-0188.

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Delta Dental PPO Plus Premier - Federally Compliant Plan, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 800-522-0188.

ຖ້າທ່ານ, ຫຼືຄົນທ່ານກ່າວວ່າ ຈຸດວຍເຫຼືອ, ມີຄ່າຖ້າມາກ່ຽວກັບ Delta Dental PPO Plus Premier - Federally Compliant Plan, ທ່ານມັດໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້

ມຸນຂ່າວສານທ່ຽວເປັນພາສາຂອງທ່ານບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ການໂອ້ລົມກັບ

ບນາຍພາສາ, ໃຫ້ ໂທຫາ 800-522-0188.

หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีค่า ตามเกี่ยวกับ Delta Dental PPO Plus Premier - Federally Compliant Plan คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับล่าม โทร 800-522-0188

کے بارے میں، تو آپ دونوں کو اپنی زبنا میں مفت م،د اور معلومات حاصل کرنے کا Delta Dental PPO Plus Premier - Federally Compliant Plan اگر آپ کسی کو مدد دے رہے ہیں اور آپ دونوں کو سوال ہے حق ہے۔ ترجمان سے بات کرنے کے لیے 0188-522-800 فون کریں۔

[illegible]

داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت، Delta Dental PPO Plus Premier - Federally Compliant Plan اگر شما، یا کسی که شما به او کمک میکنید، سوال در مورد [نماید، 0188-522-800 تماس حاصل نماید،