

# 2025 Dental plan benefit table

| Delta Dental PPO 1500 Plan        | Age 0-18, members pay   |                      | Age 19+, members pay |                      |
|-----------------------------------|---|----------------------|----------------------|----------------------|
|                                   | In-network  | Out-of-network       | In-network           | Out-of-network       |
| Calendar year costs               |   |                      |                      |                      |
| Deductible per person             | \$50  |                      |                      |                      |
| Deductible per family             | \$150   |                      |                      |                      |
| Out-of-pocket maximum (ages 0-18) | \$425 for one member/\$850 for two or more members (in-network only)  |                      |                      |                      |
| Annual maximum (ages 19+)         | \$1,500   |                      |                      |                      |
| Class 1                           |   |                      |                      |                      |
| Exams and X-rays                  | 0%  | 50%                  | 0%                   | 50%                  |
| Cleanings                         | 0%  | 50%                  | 0%                   | 50%                  |
| Periodontal maintenance           | 0%  | 50%                  | 0%                   | 50%                  |
| Sealants                          | 0%  | 50%                  | 0%                   | 50%                  |
| Topical fluoride                  | 0%  | 50%                  | 0%                   | 50%                  |
| Class 2 <sup>1</sup>              |   |                      |                      |                      |
| Space maintainers                 | 50% after deductible  | 70% after deductible | Not covered          | Not covered          |
| Restorative fillings              | 50% after deductible  | 70% after deductible | 20% after deductible | 50% after deductible |
| Class 3 <sup>2</sup>              |   |                      |                      |                      |
| Oral Surgery                      | 70% after deductible  | 70% after deductible | 50% after deductible | 50% after deductible |
| Endodontics                       | 70% after deductible  | 70% after deductible | 50% after deductible | 50% after deductible |
| Periodontics                      | 70% after deductible  | 70% after deductible | 50% after deductible | 50% after deductible |
| Restorative crowns                | 70% after deductible  | 70% after deductible | 50% after deductible | 50% after deductible |
| Bridges                           | 70% after deductible  | 70% after deductible | 50% after deductible | 50% after deductible |
| Partial and complete dentures     | 70% after deductible  | 70% after deductible | 50% after deductible | 50% after deductible |
| Implants                          | 70% after deductible  | 70% after deductible | Not covered          | Not covered          |
| Anesthesia                        | 70% after deductible  | 70% after deductible | 50% after deductible | 50% after deductible |
| Orthodontia <sup>3</sup>          | 70% after deductible  | 70% after deductible | Not covered          | Not covered          |
| Features                          |   |                      |                      |                      |
| Provider Network                  | Delta Dental PPO Network<br>In-network: Delta Dental PPO dentists<br>Out-of-network: Delta Dental Premier dentists and Non-participating dentists |                      |                      |                      |
| Balance bill                      | Delta Dental PPO dentists: No<br>Delta Dental Premier dentists: No<br>Non-participating dentists: Yes   |                      |                      |                      |

<sup>1</sup> 6-month exclusion period applies except for in-network services for under age 19 or if member has one year of prior dental coverage with no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy.

<sup>2</sup> 12-month exclusion period applies except for in-network services for under age 19 or if member has one year of prior dental coverage with no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy.

<sup>3</sup> Only medically necessary orthodontia is covered.

## Limitations

### Class 1

- Bitewing X-rays once in a 6-month period under age 19 and once in a 12-month period age 19 and over
- Exam once in a 6-month period
- Fluoride is covered once in a 6-month period under age 19 and once every 12 months if there is recent history of periodontal surgery or high risk of decay due to medical disease or chemotherapy or similar type of treatment for age 19 and over
- Full-mouth or panoramic X-rays once in a 5-year period
- Interim caries arresting medicament application is covered twice per tooth per year. For ages 19 and over, many restorations are not covered within 2 months of an interim caries arresting medicament application.
- Prophylaxis or periodontal maintenance is covered once in any 6-month period. Additional periodontal maintenance is covered for members with periodontal disease, up to a total of two additional periodontal maintenances per year.
- Sealants limited to unrestored occlusal surface of permanent molars once per tooth in a 3-year period under age 19 and once in a 5-year period age 19 and over.

### Class 2 and Class 3

- Athletic mouthguards are covered once in any 12-month period for members age 15 and under and once in any 2-year period age 16 and over.
- Bridges and dentures once in a 5-year period under age 19 and once in a 7-year period age 19 and over
- Crowns and other cast restorations once in a 5-year period under age 19 and once in a 7-year period age 19 and over
- IV sedation or general anesthesia only when in conjunction with a covered surgical procedure performed in a dental office or when necessary due to concurrent medical conditions.
- Medically necessary orthodontia covered only for dependent children under age 19
- Occlusal guard (nightguard) covered once per year at 100 percent between ages 13 and 18 and once every 5 years at 100 percent, up to a \$200 maximum, for members age 19 and over.
- Periodontal surgical procedures by the same dentist to the same site are covered once in a 3-year period age 19 and over
- Scaling and root planing once per quadrant in a 2-year period

## Exclusions

- Anesthetics, analgesics, nitrous oxide, hypnosis and medications, except for IV sedation or general anesthesia with surgical procedures and Intellectual & Developmental Disabilities benefits
- Charges above the reimbursement amount
- Charting (including periodontal, gnathologic)
- Congenital or developmental malformations for age 19 and over
- Cosmetic services
- Duplication and interpretation of diagnostic images or records (exception for under age 19, only the interpretation of a diagnostic image by a professional not associated with the capture of the image)
- Experimental or investigational procedures
- Hospital costs or other fees for facility or home care
- Implants (except when dentally necessary for members under age 19)
- Instructions or training (including plaque control and oral hygiene or dietary instruction) except as covered under the Intellectual & Developmental Disabilities benefits.
- Over-the-counter athletic mouthguards and occlusal guards
- Precision attachments
- Rebuilding or maintaining chewing surfaces (misalignment or malocclusion) or stabilizing teeth
- Self treatment
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Teledentistry, translation or sign language services are not covered as a separate benefit
- Treatment before coverage begins or after coverage terminates
- Treatment not dentally necessary
- Treatment of any disturbance of the temporomandibular joint (TMJ)

These benefits and Delta Dental of Alaska policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various dental plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control. Dental plans in Alaska provided by Delta Dental of Alaska. Delta Dental is a trademark of Delta Dental Plans Association.