When does coverage begin?
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Complete details in your Policy
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Find out if your dentist is part of our network
Call toll-free 800-971-4108 or visit www.deltadentalnc.com and click on Dentist Search.

You’ll benefit from:

Largest network of dentists
Delta Dental has the largest networks of dentists in North Carolina and across the nation, which means you will find affordable care wherever you are.

Finding a dentist
While you are free to visit any licensed dentist of your choice, it works to your advantage to choose a dentist from one of our networks—Delta Dental Premier or Delta Dental PPO. To obtain the deepest discounts and the least amount of out-of-pocket costs, choose a dentist from the Delta Dental PPO network.

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The plans we’ve offered for several years that cover more than 8,000 North Carolinians meet the guidelines of the ACA’s Pediatric Dental Essential Health Benefit (EHB). Individuals are not required to purchase pediatric dental coverage from a medical carrier, and the pediatric dental EHB does not have to be embedded in a medical plan or purchased from a medical carrier or the federal marketplace.

Who is eligible?
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1 www.deltadental.com/DDPAFactSheet.pdf
### Summary of key exclusions and limitations

**Coverage is not provided for:**

- Services or supplies, as determined by Delta Dental, for which no valid charge is made, for which the patient is not legally obligated to pay, or for which no charge would be made in the absence of Delta Dental coverage.
- Services or supplies received due to an act of war, declared or undeclared.
- Fluoride rinses, self-applied fluorides, or desensitizing medicaments.
- Preventive control programs (including oral hygiene instruction, cavity susceptibility tests, dietary control, tobacco counseling, home care medicaments, etc.).
- Lost, missing, or stolen appliances of any type or replacement or repair of orthodontic appliances or space maintainers.
- Venous and Implants.
- Prefabricated crowns used as final restorations on permanent teeth for people over age 15.
- Panto-type root canal fillings on permanent teeth.
- Replacement, repair, relines, or adjustments of occlusal guards.
- Chemical cautery.
- Services associated with overdentures.
- Metal bases on removable prostheses for people age 19 and over.
- The replacement of teeth beyond the normal complement of teeth.
- Personalization or characterization of any service or appliance.
- Temporary crowns used for temporization during crown or bridge fabrication.
- Posterior bridges in conjunction with partial dentures in the same arch.
- Precision attachments and stress breakers.
- Dental. This exclusion does not apply to any newborn, adopted, or foster child who becomes covered under this Policy after the effective date.
- Cosmetic surgery or dentistry for aesthetic reasons, as determined by Delta Dental, for which no valid charge is made, for which the patient is not legally obligated to pay, or for which no charge would be made in the absence of Delta Dental coverage.
- Secondary services (such as orthodontic appliances or space maintainers) for children under age 12.
- Prefabricated stainless steel crowns are payable once per tooth per five-year period for individuals under age 15.
- Crowns, crowns and associated procedures (such as core buildups and post substructures) are payable once in any five-year period per tooth.
- Crowns or onlays are payable only for extensive loss of tooth structure due to caries and/or fractured crowns.
- Individual crowns over implants are payable at the prosthodontic benefit level.
- Substructures, porcelain, porcelain substrate, and cast restorations are not payable for individuals under age 12.
- An occlusal guard is payable only per Benefit Year for children from age 13 to age 19, and once per lifetime for individuals at age 20 years of age and over.
- Optional Treatment Plans: If an individual selects a more expensive service than is customarily provided, Delta Dental may make an allowance for custom services based on the fee for the customarily provided service, and the allowances may be responsible for the difference in cost. In all cases, Delta Dental will make the final determination regarding optional treatment and any available allowance.
- Composite resin restorations on posterior teeth—Delta Dental will pay a maximum benefit equal to the applicable amount that it would have paid for an amalgam restoration.

### Conditions of Coverage

- Coverage remains in effect as long as you pay the required premium on time and maintain eligibility. Your coverage is continuable for a limited period, but is not guaranteed to continue indefinitely because of the following circumstances—non-payment of premium, failure to meet residency requirements and other reasons permitted by law.
Benefits for individuals 19 years of age or older

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Delta Dental Premier</th>
<th>Nonparticipating dentists</th>
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</thead>
<tbody>
<tr>
<td>Plans</td>
<td>PPO plus Premier</td>
<td>Standard</td>
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<td>Plan A</td>
<td>$34.75</td>
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<tr>
<td>Plan C</td>
<td>$112.93</td>
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