



Individual & Family Dental Plans

Delta Dental of North Carolina

WHO IS ELIGIBLE?

Any North Carolina resident can enroll. Membership is open to all North Carolina residents and their eligible dependents. If you have been covered by a Delta Dental of North Carolina individual or family policy and drop coverage, you are not eligible to re-enroll for 12 months.

WHEN DOES MY COVERAGE BEGIN?

Your coverage begins on the first day of the month following the day we receive your application and initial premium. The initial coverage period is for 12 months and we guarantee not to change your premiums during the coverage period. The policy and your coverage will terminate due to nonpayment of the premium or upon a member's written request.

Waiting periods may apply.

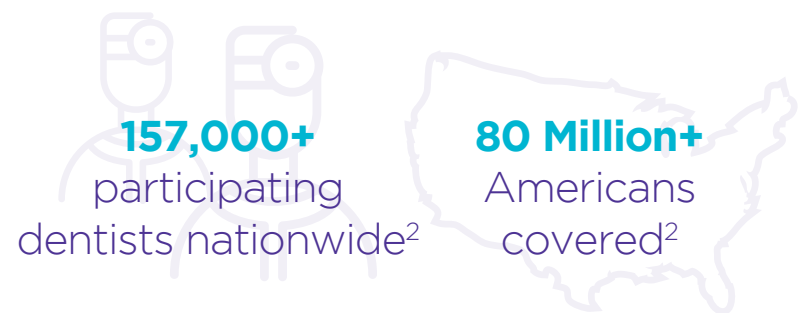
WHAT IS THE WAITING PERIOD?

Waiting periods vary by plan. There are no waiting periods on preventive or diagnostic services.

Please refer to the benefit chart for the waiting periods that apply to each plan.

Affordable oral health care for you and your family.

Delta Dental is the premier dental benefits provider locally and nationally. With the **largest network of dentists**¹, Delta Dental of North Carolina provides the **broadest access to the most affordable oral health care** to families and individual customers.



36% more in-network dentists in NC than our closest competitor²

COMMUNITY FOCUS

As a not-for-profit, a portion of our residual at the end of each year goes back into our communities. Our programs provide oral health services and education to underserved children and families across the state.

ORAL HEALTH'S IMPACT ON OVERALL HEALTH

Oral health has a direct impact on your overall health. **Routine dental exams can detect the first warning signs for 90% of all systemic diseases**, including heart disease, diabetes and even cancer³.

120 signs & symptoms of non-dental diseases can be detected through an oral exam⁴



1. Netminder; September 2019
2. Delta Dental internal data, 2019
3. Academy of General Dentistry, "Dental Care and Oral Health Information You Need," web.
4. James W. Little et al., Dental Management of the Medically Compromised Patient (St. Louis: Mosby, 2012).

Ready to enroll?

When you are ready to enroll in a plan,
please call our toll free number 800-971-4108
or go to the enrollment website at
www.mysmilecoverage.com/nc

LIMITATIONS AND EXCLUSIONS

Below is a partial list of services that are not covered and limited under Delta Dental of North Carolina's Individual and Family Plans.

Refer to our website at nc.deltadental.com/exceptionsandreductions or your Policy (INVD-100-Delta-2020-NC) for complete exclusions, limitations and coverage details.

The Policy prevails if discrepancies are noted between this brochure and the Policy.

- Services or supplies, as determined by Delta Dental, that are investigational in nature including services or supplies required to treat complications from investigational procedures.
- Charges for failure to keep a scheduled visit with the Dentist, late payments, the completion of forms or submission of claims.
- Services or supplies, as determined by Delta Dental, which are not provided in accordance with generally accepted standards of dental practice.
- Dental procedures performed solely for cosmetic or aesthetic reasons, except when dental procedures are performed in order to restore normal function to minor children with congenital or developmental malformations.
- Services or supplies that are not clinically necessary.
- Expenses for dental procedures begun prior to the member's eligibility with Delta Dental.
- Appliances, restorations, or services for the diagnosis or treatment of disturbances of the temporomandibular joint (TMJ).
- Composite resin (white) restorations are an optional service on posterior teeth and Delta Dental will pay only the applicable amount that it would have paid for an amalgam restoration.
- Orthodontic Services are payable per person, per lifetime with the Premier plan only. Orthodontic Services are not covered under the Enhanced or Preventive plans.

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