

DENTAL BENEFITS



LEARN the LINGO



WAITING PERIOD

After signing up for a plan, this is the time period before a member is eligible to receive benefits for dental services.



NETWORK OF DENTISTS

Participating dentists who have signed up with Delta Dental to provide treatment within certain agreed-upon terms.



LIMITATIONS

Services that fall outside of a dental benefit plan and require the member to pay.

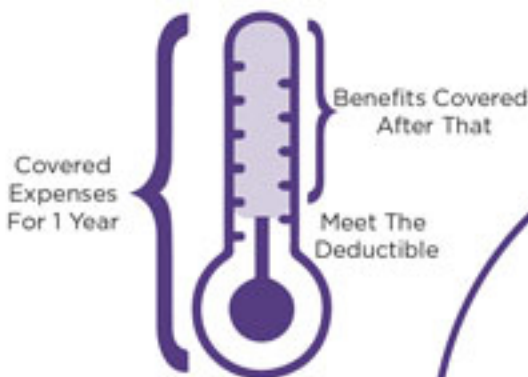


ANNUAL MAXIMUM

The highest dollar amount that a plan will pay for an individual member's dental care for a calendar year.

DEDUCTIBLE

The amount a member agrees to pay for dental services before benefits begin to contribute.



COSTS > ANNUAL MAX.

Members agree to pay any amount over and above the annual maximum.



COPAY

A set dollar amount you are required to pay your dentist for a service. An enrollee usually has a copayment or coinsurance, but not both.



OUT-OF-POCKET COSTS

Any amount the enrollee is responsible for paying, including:

Your plan will usually have one or the other, not both.

COINSURANCE

This begins after you meet your annual deductible. It's a fixed percent of the dental service cost that the member is responsible for.



SOURCES

- <https://www.deltadental.com/us/en/protect-my-smile/basics/preparing-for-dentist/glossary-of-dental-terms.html>
- <https://www.deltadental.com/grinmag/us/en/ddpa/2018/the-basics-of-dental-benefits.html>
- <https://www.deltadental.com/Public/FAQ/patientFAQ.jsp>

*Plans vary by contract.