

2027 Delta Dental Plan Benefit Summary

Delta Dental Premier Plan	Age 0-18, you pay	Age 19+, you pay
	In-network and out-of-network	
Calendar year costs		
Deductible per person	\$0	
Deductible per family	\$0	
Out-of-pocket maximum (ages 0-18)	\$450 for one member / \$900 for two or more members	
Annual maximum (ages 19+)	\$1,100	
Class 1		
Exams and X-rays	15%	20%
Cleanings	15%	20%
Periodontal maintenance	15%	20%
Sealants	15%	20%
Topical fluoride	15%	20%
Class 2 ¹		
Space maintainers	60%	Not covered
Restorative fillings	60%	35%
Class 3 ²		
Oral Surgery	70%	50%
Endodontics	70%	50%
Periodontics	70%	50%
Restorative crowns	70%	50%
Bridges	70%	50%
Partial and complete dentures	70%	50%
Implants	70%	Not covered
Anesthesia	70%	50%
Orthodontia	70%	Not covered
Features		
Provider Network	Delta Dental Premier In-network: Delta Dental Premier dentists Out-of-network: Nonparticipating dentists	
Balance bill	Delta Dental Premier dentists: No Nonparticipating dentists: Yes	

1 6-month exclusion period for age 19 and over if the member does not have 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.

2 12-month exclusion period for age 19 and over if the member does not have 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.

Limitations

Class 1

- Bitewing X-rays once in a 6-month period under age 19 and once in a 12-month period age 19+
- Exam twice per calendar year
- Fluoride twice per calendar year under age 19. For age 19+ once every 12 months if there is recent history of periodontal surgery or high risk of decay due to medical disease, chemotherapy or similar type of treatment
- Full-mouth or panoramic X-rays once in a 5-year period
- Interim caries arresting medicament application twice per tooth per year. For age 19+, many restorations are not covered within 2 months of interim caries arresting medicament application.
- Prophylaxis (cleaning) or periodontal maintenance twice per calendar year. Additional periodontal maintenance is covered for members with periodontal disease, up to a total of 2 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+

Class 2 and Class 3

- Athletic mouthguard once in any 12-month period age 15 and under and once in any 2-year period age 16+
- Bridges and dentures once in a 5-year period under age 19 and once in a 7-year period age 19+
- Crowns and other cast restorations once in a 5-year period under age 19 and once in a 7-year period age 19+
- IV sedation or general anesthesia only with covered surgical procedures in a dental office or when necessary due to a concurrent medical condition.
- Occlusal guard (nightguard) covered at 100% once per year age 13 – 18, and once every 5 years up to \$200 maximum age 19+
- Scaling and root planing once per quadrant in any 2-year period
- Space maintainers once per space, but not covered for primary anterior teeth or missing permanent teeth or for age 19+

Exclusions

- Anesthetics, analgesics, nitrous oxide, hypnosis and medications, except IV sedation or general anesthesia with surgical procedures and under Intellectual & Developmental Disabilities benefits
- Charges above the reimbursement amount
- Charting (including periodontal, gnathologic)
- Congenital or developmental malformations for age 19+
- Cosmetic services
- Duplication and interpretation of diagnostic images or records except for under age 19 the interpretation of a diagnostic image by a different dentist than the one who took the image
- Experimental or investigational treatment
- Hospital costs or other fees for facility or home care
- Implants (except when dentally necessary under age 19)
- Instructions or training (including plaque control and oral hygiene or dietary instruction) except under Intellectual Developmental & Disabilities benefits
- Orthodontia (except when medically necessary for under age 19)
- Over-the-counter nightguards and athletic mouthguards
- 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
- TMJ treatment, including cone beam imaging related to TMJ
- Treatment before coverage begins or after coverage ends
- Treatment not dentally necessary

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.