

# Dental Insurance

Derstine's offers one dental plan through Delta Dental. It is a PPO plan. The plan allows you to use in-network or out-of-network benefits. If out-of-network dentists are used, you will be responsible to pay the difference between Delta Dental's allowed amount and what the dentist may charge, also known as "balance billing". The chart below provides a brief overview of the plan.

## Delta Dental

1-800-932-0783

[www.deltadental.com](http://www.deltadental.com)

**Plan Year: October 1, 2025 –  
September 30, 2026**

## DELTA DENTAL PPO

IN-NETWORK	
DEDUCTIBLE	
Individual / Family	\$50 / \$150
CALENDAR YEAR ANNUAL MAXIMUM	
Per covered person	\$2,000
PREVENTIVE CARE	
Oral exams, cleanings, X-rays, and sealants	The plan pays 100%
BASIC PROCEDURES	
Fillings, root canals, gum treatment, and oral surgery	The plan pays 80%
MAJOR PROCEDURES	
Crowns, inlays, onlays and cast restorations, bridges, dentures and implants	The plan pays 50%
ORTHODONTIA	
	Not Covered
BI-WEEKLY COST FOR DENTAL COVERAGE	
Employee Only	\$7.85
Employee + 1 or More	\$19.00