

Delta Dental PPO plus Premier

Schedule of Benefits for CROSS CHURCH

Effective Date: 01/01/2026 12:01 a.m. Central Standard Time**Group Number: 2699****Deductible:** Applies to Basic Restorative Services and Major Restorative Services per benefit period. Applies to Child Orthodontic Services per Benefit Period.

	Premier and PPO In Network	Out-of-Network
Individual	\$50	\$50
Family	\$150	\$150

Annual and Lifetime Maximum Payment: The annual maximum amount applies to Diagnostic and Preventative Services, Basic Restorative Services and Major Restorative Services per benefit period.

	Premier and PPO In Network	Out-of-Network
Annual Individual	\$1,000	\$1,000
Lifetime Orthodontic	\$1,000	\$1,000

Benefit period: A benefit period for each eligible participant shall mean a calendar year, the period from January 1st to December 31st of each year.**Dependent Age Limit:** To the end of the month year in which the child reaches age 26.**Coverages and Maximum Plan Allowances (MPA)****Coverage A – Diagnostic and Preventative Services****Premier In Network 100% MPA****PPO In Network 100% MPA****Out-Of-Network 90% MPA**

- Routine periodic and specialty evaluations are Covered Services up to two (2) time(s) in any Calendar Year. This is inclusive of an initial, oral evaluation.
- Prophylaxis (Cleaning) is a Covered Service up to two (2) time(s) per Calendar Year. (*Please see information on Evidence Based Dentistry.)
- Sealants are Covered Services for Eligible Dependents prior to age sixteen (16) one (1) time(s) per tooth per lifetime.
- Topical application of fluoride is a Covered Service one (1) time(s) per Calendar Year for Eligible Dependents prior to age nineteen (19)
- Application of silver diamine fluoride Two (2) times in a Calendar Year per tooth.
- One (1) additional fluoride application per Calendar Year is a Covered Service for Eligible Dependents prior to age nineteen (19) who are identified at a moderate or high risk (as defined by the American Dental Association's Dental Procedure Codes) for developing caries.
- Bitewing are Covered Services as required in any Calendar Year.
- Periapical x-rays are Covered Services as required in any Calendar Year
- Bitewings x-rays are limited to two (2) films in any single visit for children under the age of ten (10).
- A full mouth series x-ray or panoramic x-ray is a Covered Service one (1) time(s) within any sixty (60) consecutive month period.
- A Caries Risk Assessment is a Covered Service once every twelve (12) months for Eligible Dependents to age three (3) to nineteen (19).

Coverage B – Basic Restorative Services**Premier In Network 80% MPA****PPO In Network 80% MPA****Out-Of-Network 72% MPA**

- Palliative treatment is a Covered Service once per visit as long as no other procedures, except for x-rays, exams, or any diagnostic service, are performed on the same date.
- Restorative benefits (fillings) are Covered Services once per surface, per tooth in a twenty-four (24) month period.

- Composites on molars are not Covered Services. An amalgam allowance will be made for molars with any fee difference being the responsibility of the Participant.
- Stainless Steel Crowns used as a restoration to natural teeth are Covered Services for Eligible Dependent(s) to age sixteen (16) when the teeth cannot be restored with a filling material.
- Simple extractions.
- A space maintainer is a Covered Service when used to replace prematurely lost or extracted teeth for Eligible Dependents prior to age fourteen (14).
- A space maintainer is a Covered Service up to one (1) per space per lifetime.

Coverage C – Major Restorative Services

Premier In Network 50% MPA

PPO In Network 50% MPA

Out-Of-Network 45% MPA

- Brush Biopsy is a Covered Service upon consultant review.
- A TMJ x-ray is a Covered Service once in any three (3) year period.
- Surgical and Non-Surgical TMJ is a Covered Service once in a lifetime, by report, upon consultant review.
- Oral surgery is a Covered Service.
- Root canal treatment is a Covered Service once in a lifetime, per tooth, by the same Provider or Provider's office that performed the root canal. Benefits for root canal treatment include charges for temporary restorations.
- Surgical periodontics.
- Non-surgical periodontics.
- Periodontal Maintenance is a Covered Service up to two (2) per Calendar Year following active periodontal treatment. (*Please see information on Evidence Based Dentistry below.)
- Crowns, inlays, onlays, and veneers are Covered Services for the treatment of visible decay and fractures of tooth structure when teeth are so badly damaged they cannot be restored with amalgam or composite restorations.
- Replacement of a crown, inlay, onlay, or veneer is a Covered Service only after sixty (60) months of the previous prosthetic.
- Endosteal implants are Covered Services once in a lifetime per tooth.
- Prosthodontics, including procedures for construction of fixed bridges and full or partial dentures.
- Replacement of full or partial removable dentures that the Participant received in the previous sixty (60) consecutive months are not Covered Services except where the loss of additional teeth requires the construction of a new appliance.

Child Orthodontic Services

Premier In Network 50% MPA

PPO In Network 50% MPA

Out-Of-Network 45% MPA

Orthodontic services for children to age 19

The initial payment made by DDAR for comprehensive treatment cannot be more than one-third (1/3) of the total fee for treatment. Subsequent payment(s) will be issued on a regular basis for continuing, active orthodontic treatment. Payment(s) will begin the month after the beginning of treatment. Payments are subject to the participants' co-payment percentage and lifetime maximum. Orthodontia is considered a pre-existing condition if treatment begins prior to the date he/she became eligible under this plan or prior to the end of any waiting periods that may apply.

Carry-over Benefit

Carry-over benefit: **\$250**

Claims threshold: **\$499**

Carry-over benefit maximum: **\$1,000**

*** Evidence Based Dentistry:** DDAR covers additional routine cleanings or periodontal maintenance procedures up to four per benefit period year for Participants with diabetes, heart disease, who are pregnant or have a history of periodontal disease. The additional benefits may not be combined by those with more than one of the above conditions.

Questions? Contact Delta Dental's Customer Service Department at (800) 462-5410.

Delta Dental's network of participating providers may be found on our website at www.deltadental.com