

DENTAL INSURANCE

REVIEW YOUR DENTAL PLAN



DELTA DENTAL OF MISSOURI IS THE DENTAL CARRIER FOR 2026

The dental plan is a PPO that offers coverage in and out-of-network. It is to your advantage to utilize a network dentist in order to achieve the greatest cost savings. If you choose to go out-of-network, you will be responsible for any cost exceeding Delta Dental of Missouri's negotiated fees, plus any deductible and coinsurance associated with your procedure.

Dependent children are eligible until the end of the month in which they turn age 26.



Dental Insurance Plan Options and Costs

Delta Dental of MO	Employee Cost Per Month			
Employee	\$0.00			
Employee & Family	\$52.52			
	PPO In-Network	Premier In-Network	Out-of- Network	
Deductible Individual / Family	\$25 / \$50			Applied to Type B & C Services
Annual Maximum	\$1,000			Applied to Type A, B & C Services
Separate Lifetime Orthodontia Maximum	\$1,200			Applied to Type D Services
A. Preventive Services	100% (no deductible)	100% (no deductible)	100% (no deductible)	<ul style="list-style-type: none"> • Oral examinations • Bitewing & Periapical X-rays • Full-mouth X-rays (<i>once per calendar year</i>) • Fluoride treatments (<i>to age 19</i>) • Prophylaxis: cleanings (<i>twice per calendar year</i>)
B. Basic Services	80%	80%	80%	<ul style="list-style-type: none"> • Space maintainers (<i>to age 16</i>) • Restorative services • Extractions • Emergency palliative treatment • Sealants (<i>to age 19</i>) • Periodontics • Endodontics
C. Major Services	80%	80%	80%	<ul style="list-style-type: none"> • Fixed bridges & dentures (<i>not covered first 12 months on plan; once in 5 years</i>) • Inlays/onlays/crowns (<i>once in 5 years</i>)
D. Orthodontic Services	50%	50%	50%	Diagnostics and treatment (<i>For Children and Adults that begin treatment while covered by this plan</i>)

In-Network Providers:
Provider is reimbursed based on contracted fees and cannot balance bill you.

Out-of-Network Providers:
Provider is reimbursed based on Reasonable and Customary standards and balance billing is possible.

FIND A DENTIST

To find a Delta Dental of Missouri provider in your area, visit the website at www.deltadentalmo.com

DIRECTIONS:

- Click on "Find a Provider", then "Find a Dentist"
- Select the Delta Dental PPO or the Delta Dental Premier network
- Click "Yes" to search by current location, or click "No" and enter your ZIP Code
- Click "Search for a Dentist" for a comprehensive directory of dentists

Enroll at hcm.paycor.com 17