## **Dental Insurance**

Clemens Food Group 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-ofnetwork 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.deltadentalins.com

Plan Year: May 1, 2025 – April 30, 2026	Delta Dental PPO dentists	Delta Dental Premier dentists	Non-Delta Dental dentists
ANNUAL DEDUCTIBLE			
	\$50 per person / \$150 per family		
ANNUAL MAXIMUM OUT-OF-POCKET			
	\$2,000 per person	\$1,500 per person	\$1,500 per person
BENEFITS AND COVERED SERVICES			
Diagnostic & Preventive Exams, cleanings, x-rays, and sealants	100%	100%	100%
Basic Services Fillings, denture repairs	Plan pays 80%	Plan pays 80%	Plan pays 70%
Root canals	Plan pays 80%	Plan pays 80%	Plan pays 70%
Gum treatments	Plan pays 80%	Plan pays 80%	Plan pays 70%
Oral surgery	Plan pays 80%	Plan pays 80%	Plan pays 70%
Major Services Crowns, inlays, onlays, and cast restoration	Plan pays 50%	Plan pays 50%	Plan pays 40%
Bridges, dentures, and implants	Plan pays 50%	Plan pays 50%	Plan pays 40%
Orthodontic benefits Adults and children	Plan pays 50%	Plan pays 50%	Plan pays 50%
Orthodontic maximums	\$1,500 lifetime	\$1,500 lifetime	\$1,500 lifetime
DENTAL WEEKLY PAYROLL DEDUCTIONS			
Team Member Only		\$2.26	
Team Member + Spouse		\$4.52	
Team Member + Child		\$4.52	
Team Member + Child(ren)		\$4.52	
Team Member + Family		\$9.05	

You can visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees. Diagnostic and Preventive Services do not apply to the annual maximum.