



Individual & Family Dental Plans

2026

Delta Dental of North Carolina

WHO IS ELIGIBLE?

Any North Carolina resident can enroll. Membership is open to all North Carolina residents and their eligible dependents. If you have been covered by a Delta Dental of North Carolina individual or family policy and drop coverage, you are not eligible to re-enroll for 12 months.

WHEN DOES MY COVERAGE BEGIN?

Your coverage begins on the first day of the month following the day we receive your application and initial premium. The initial coverage period is for 12 months and we guarantee not to change your premiums during the coverage period. The policy and your coverage will terminate due to nonpayment of the premium or upon a member's written request.

Waiting periods may apply.

WHAT IS THE WAITING PERIOD?

Waiting periods vary by plan. There are no waiting periods on preventive or diagnostic services.

Please refer to the benefit chart for the waiting periods that apply to each plan.

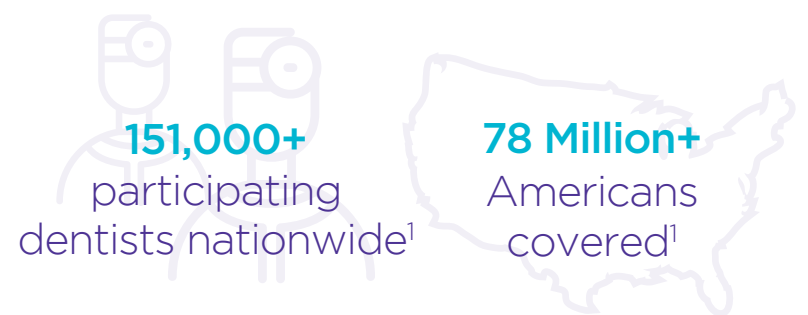
ORAL HEALTH'S IMPACT ON OVERALL HEALTH

Oral health has a direct impact on your overall health. **Routine dental exams can detect the first warning signs for 90% of all systemic diseases**, including heart disease, diabetes and even cancer³.

120 signs & symptoms
of non-dental diseases
can be detected
through an oral exam⁴

Affordable oral health care for you and your family.

Delta Dental is the premier dental benefits provider locally and nationally. With the **largest network of dentists**¹, Delta Dental of North Carolina provides the **broadest access to the most affordable oral health care** to families and individual customers.



31% more in-network dentists in
NC than our closest competitor²

COMMUNITY FOCUS

As a not-for-profit, a portion of our residual at the end of each year goes back into our communities. Our programs provide oral health services and education to underserved children and families across the state.



1. Delta Dental Internal Data, 2025.
2. Netminder Report, October 2025.
3. Academy of General Dentistry, "Dental Care and Oral Health Information You Need," web.
4. James W. Little et al., Dental Management of the Medically Compromised Patient (St. Louis: Mosby, 2012).

Choosing the plan that’s right for you and your family.

With Delta Dental of North Carolina’s individual and family plans, it’s easy to get the coverage you need to protect your health – and your wallet. Here are some things to consider when choosing your plan:

EVALUATE YOUR NEEDS

A single adult under the age of 30, with very good dental health and no history of oral disease, has very different dental benefit needs than an individual with a history of extensive oral health issues or even a family of four. Be sure to determine your specific dental needs when finding a plan that’s right for you.

UNDERSTANDING OUR DIFFERENT NETWORKS

- Delta Dental PPO Network™**
Lowest out-of-pocket costs
- Delta Dental Premier Network®**
Higher out-of-pocket costs than Delta Dental PPO™, but may be lower than a nonparticipating dentist

You are free to visit any licensed dentist, but if you visit an out-of-network dentist you may have the highest out-of-pocket costs.

4,300+ licensed dentists in North Carolina

DELTA DENTAL BENEFITS

Network Type	Preventive Plan			Enhanced Plan			Premium Plan		
	PPO Dentist	Premier Dentist	Out of Network*	PPO Dentist	Premier Dentist	Out of Network*	PPO Dentist	Premier Dentist	Out of Network*
Diagnostic and Preventive									
Diagnostic and Preventive Services —exams, cleanings, fluoride, and space maintainers	100%	90%	90%	100%	90%	90%	100%	90%	90%
Emergency Palliative Treatment —to temporarily relieve pain	100%	90%	90%	100%	90%	90%	100%	90%	90%
Sealants —to prevent decay of permanent teeth	100%	90%	90%	100%	90%	90%	100%	90%	90%
Brush Biopsy —to detect oral cancer	100%	90%	90%	100%	90%	90%	100%	90%	90%
Radiographs —X-rays	100%	90%	90%	100%	90%	90%	100%	90%	90%
Basic and Major Services									
Minor Restorative Services —fillings and crown repair	50%	40%	40%	70%	65%	65%	80%	70%	70%
Simple Extractions —non-surgical removal of teeth	50%	40%	40%	70%	65%	65%	80%	70%	70%
Other Basic Services —misc. services	Not Covered			70%	65%	65%	80%	70%	70%
Oral Surgery Services —extractions and dental surgery	Not Covered			70%	65%	65%	80%	70%	70%
Periodontal Maintenance —cleanings following periodontal therapy	Not Covered			70%	65%	65%	80%	70%	70%
Relines and Repairs —to bridges, implants, and dentures	Not Covered			50%	40%	40%	80%	70%	70%
Endodontic Services —root canals	Not Covered			50%	40%	40%	80%	70%	70%
Periodontic Services —to treat gum disease	Not Covered			50%	40%	40%	80%	70%	70%
Prosthodontic Services —bridges, implants, and dentures	Not Covered			50%	40%	40%	50%	40%	40%
Major Restorative Services —crowns	Not Covered			50%	40%	40%	50%	40%	40%
Orthodontic Services									
Orthodontic Services —braces	Not Covered			Not Covered			50%	50%	50%
Orthodontic Age Limit							No Age Limit		
Orthodontic Services Waiting Period							12-Month Waiting Period		
Waiting Periods									
Preventative Services Waiting Period	No Waiting Period			No Waiting Period			No Waiting Period		
Basic Services Waiting Period	No Waiting Period			No Waiting Period			No Waiting Period		
Major Services Waiting Period	Does Not Apply			12-Month Waiting Period			12-Month Waiting Period		

*When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This Nonparticipating Dentist Fee may be less than what your dentist charges, which means that you will be responsible for the difference.

Preventive and Enhanced Plans Maximum Payment - \$1,000 per person total per benefit year on diagnostic & preventive, basic services, and major services.

Premium Plan Maximum Payment - \$1,500 per person total per benefit year on diagnostic & preventive, basic services, and major services. \$1,000 per person total per lifetime on orthodontics.

Deductible - \$50 deductible per person total per benefit year limited to a maximum deductible of \$150 per family per benefit year on all services except diagnostic and preventive services, emergency palliative treatment, sealants, brush biopsy, and X-rays.

Enhanced Plan Waiting Period - Preventative and basic services will be covered with no waiting periods. Major services including endodontic services, periodontic services, major restorative services, relines and repairs, and prosthodontic services will not be covered until after a person is enrolled in the dental plan for 12 consecutive months. For the initial enrollment only, the waiting periods(s) can be waived for all services if the enrollee was covered for at least 12 months under the immediately preceding dental plan.

Premium Plan Waiting Period - Preventative and basic services will be covered with no waiting periods. Endodontic Services, relines and Repairs, and Periodontic services are considered basic services under the Premier Plan and will be covered with no waiting periods.

PREMIUMS (Based on age)

	Preventive Plan	Enhanced Plan	Premium Plan
Age 0 – 18	\$31.71/month	\$45.23/month	\$69.36/month
Age 19 – 64	\$31.71/month	\$45.23/month	\$69.36/month
Age 65+	\$31.71/month	\$55.78/month	\$76.88/month

Rates are effective January 1, 2026 – December 31, 2026. Future rates are subject to change at a frequency of no more than once per year. You will be given a 45-day advance notification if there is any change in rates.

FINDING A DENTIST

We are continuously adding dentists to our network. While you are free to visit any licensed dentist of your choice, remember that you will obtain the deepest discounts and least amount of out-of-pocket costs by choosing a dentist from the Delta Dental PPO™ network.

To find a participating dentist or to see if your current dentist is in our network, visit our website, **www.mysmilecoverage.com/nc**, call us toll-free at **800-971-4108**, or use our free mobile app for iPhone and Android.



CUSTOMER SERVICE

We make accessing your dental insurance easy. Our Member Portal is available 24/7 and allows you to make decisions in real-time online, or on your mobile device, and provides you access to your ID card.



READY TO ENROLL?

When you are ready to enroll in a plan, please call our toll free number 800-971-4108 or go to the enrollment website at **www.mysmilecoverage.com/nc**

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LIMITATIONS AND EXCLUSIONS

Below is a partial list of services that are not covered and limited under Delta Dental of North Carolina's Individual and Family Plans.

Refer to our website at www.deltadentalnc.com/exceptionsandreductions or your Policy (INVD-100-Delta-2026-NC) for complete exclusions, limitations and coverage details.

The Policy prevails if discrepancies are noted between this brochure and the Policy.

- Services or supplies, as determined by Delta Dental, that are investigational in nature including services or supplies required to treat complications from investigational procedures.
- Charges for failure to keep a scheduled visit with the Dentist, late payments, the completion of forms or submission of claims.
- Services or supplies, as determined by Delta Dental, which are not provided in accordance with generally accepted standards of dental practice.
- Dental procedures performed solely for cosmetic or aesthetic reasons, except when dental procedures are performed in order to restore normal function to minor children with congenital or developmental malformations.
- Services or supplies that are not clinically necessary.
- Expenses for dental procedures begun prior to the member's eligibility with Delta Dental.
- Appliances, restorations, or services for the diagnosis or treatment of disturbances of the temporomandibular joint (TMJ).
- Composite resin (white) restorations are an optional service on posterior teeth and Delta Dental will pay only the applicable amount that it would have paid for an amalgam restoration.
- Orthodontic Services are payable per person, per lifetime with the Premier plan only. Orthodontic Services are not covered under the Enhanced or Preventive plans.

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