

Dental Preferred Provider Organization

Benefit Changes

Effective January 1, 2026

Plan Provision	Current Plan Provision	New Plan Provision
Waiting Period	See below	Remove all waiting periods
Restorations, Dentures, Crowns, Implants	6-month waiting period applies to inlay/onlay restorations, dentures, crowns and implants	
Initial Bridge or Denture Placement	12-month waiting period applies for initial placement of bridge or denture to replace one or more natural teeth missing prior to member's effective date of coverage	
Orthodontics	12-month waiting period applies to orthodontic services	
New Agencies	All of the above	
Deductible		
Individual Annual Deductible for combined basic and major services	\$25 on in-network charges	\$50 on in-network charges
Family Annual Deductible for combined basic and major services	\$75 on in-network charges	\$150 on in-network charges
Oral Exams	Oral exams (including problem focused exams and teledentistry) are limited to two times in any calendar year.	<ul style="list-style-type: none"> • Two routine office exams covered per calendar year • Two problem-focused exams (office or teledentistry) covered per calendar year
X-rays: Bite-wing	1 set every 12 months	<ul style="list-style-type: none"> • Adults – 1 set per 12 months • Children under age 19 – 1 set per 6 months
Cone Beam Imaging	Not covered	Cover with implant placement as "major" service with plan paying 50% coinsurance
Sealants	Sealants or sealant repairs for a Child under age 16 which are applied to non-restored, non-decayed first and second permanent molars, once per tooth	Sealants or sealant repairs for a Child under age 19 which are applied to non-restored, non-decayed first and second permanent molars, once per tooth per every 60 months .

<p>Implants or Abutments: Replacement</p>	<p>Implant services (including sinus augmentation and bone replacement and graft for ridge preservation) ... but no more than once for the same tooth position in a 60-month period.</p>	<p>Implant services (including sinus augmentation and bone replacement and graft for ridge preservation) ... but no more than once for the same tooth position in a 120-month period.</p>
<p>Orthodontia Plan Benefit Maximum – Lifetime</p>	<p>\$1,250 per individual</p>	<p>\$1,500 per individual</p>