

DENTAL BENEFITS



LEARN the LINGO



WAITING PERIOD

A period of time you must be enrolled in a plan before you're eligible for benefits.



NETWORK

A panel of dentists that agree to provide treatment for a certain plan.



LIMITATIONS

A limit to the number of times a service can be performed in a given time period.

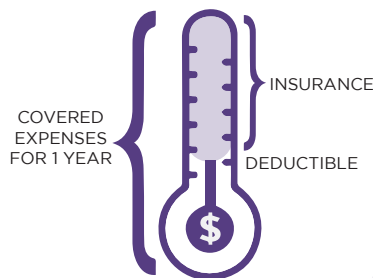


ANNUAL MAXIMUM

The total amount that a plan will pay for dental coverage in a calendar year.

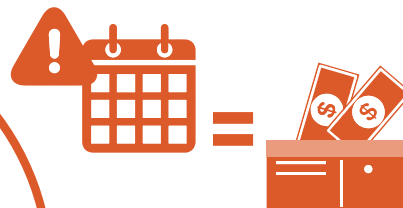
DEDUCTIBLE

The total amount you must pay for certain covered services before your insurance starts paying.



COSTS > ANNUAL MAX.

If you exceed your annual maximum, it is your responsibility to pay for any additional procedures.



COPAY

A fixed dollar amount that you pay for a procedure. No matter how much the dentist charges, your copay amount stays the same.

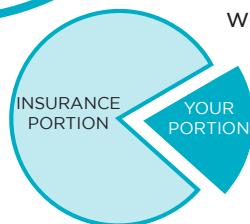


OUT-OF-POCKET COSTS

Any amount the enrollee is responsible for paying, including:

COINSURANCE

The percentage you pay for the cost of a procedure. If the dentist charges \$100 and your coinsurance is 20%, you would pay \$20.



SOURCES

<http://www.webmd.com/oral-health/guide/dental-health-insurance>
<https://www.deltadental.com/Public/FAQ/patientFAQ.jsp>

**Plans vary by contract.*

 **DELTA DENTAL**