

2025 Dental Overview

Participants will have a choice between the Preventive Plan and the Comprehensive Plan. Both of the dental plan designs are displayed below. The Preventive Plan offers a lower premium cost, a higher deductible, and does not cover orthodontia. The Comprehensive Plan has a higher premium cost, a lower deductible, and does include orthodontia coverage. This offers employees more flexibility to meet their dental insurance needs.

Preventive Dental Plan Benefits			
Service	Deductible	Plan Pays	Maximum Benefit
Preventive Care	None	100% of maximum allowed fees	N/A
Primary Care	\$100 per person per calendar year (covers both Primary and Major services)	80% of maximum allowed fees	\$1,000 annual maximum for covered services per person
Major Care		40% of maximum allowed fees; not covered out of network	
Orthodontics	Not covered	N/A	N/A

Comprehensive Dental Plan Benefits			
Service	Deductible	Plan Pays	Maximum Benefit
Preventive Care	None	100% of maximum allowed fees	N/A
Primary Care	\$50 per person per calendar year (covers both Primary and Major services)	90% of maximum allowed fees	\$2,000 annual maximum for covered services per person (excluding orthodontia)
Major Care		50% of maximum allowed fees; not covered out of network	
Orthodontics*	None	50% of maximum allowed fees	\$2,000 per eligible participant lifetime maximum

*For children (to age 26) and adults.

Participants in either of the dental plans can go to a licensed dentist, and benefits are the same whether you use a network or non-network dentist. If you go to a non-network dentist, your benefit level is the same, but your out-of-pocket expenses will be higher.



To locate a Delta Dental PPO® or Delta Dental Premier® dentist, visit the Delta Dental of Illinois website at deltadentalil.com or call customer service at (800) 323-1743.