

Delta Dental of Tennessee Welcomes Employees Of Memphis Firefighters

Your Delta Dental Benefit Highlights

Group #9526 coverage effective January 01, 2027

Network	Delta Dental PPO	Delta Dental Premier	Out of Network
Services			
Delta Dental Pays*			
Diagnostic & Preventive			
Oral examinations, cleanings, x-rays, fluoride treatments, space maintainers	100%	100%	100%
Basic Services			
Restorative (fillings), general anesthesia, simple extractions	90%	80%	80%
Periodontic Therapy <i>treatment of gums and bones supporting teeth</i>	90%	80%	80%
Endodontic Therapy <i>root canal therapy</i>	90%	80%	80%
Complex Oral Surgery	90%	80%	80%
Major Services			
Complex Restorations & Related Services <i>crowns, bridges, dentures</i>	60%	50%	50%
Orthodontic Services			
Straightening of teeth for dependents to age 19	50%	50%	50%
Maximums -			
Calendar Year – Per Person <i>Excludes Orthodontics</i>	* \$1,250		
The plan is designed to encourage yearly visits to your dentist for preventive care. The Maximum Payment for the first calendar year is \$1,250 per person total per calendar year on all services, except cephalometric film, photos, diagnostic casts, and orthodontics. If an Eligible Person obtains preventive services or sealants in a calendar year, the Maximum Payment will increase in the following calendar year by \$150 up to a Maximum Payment of \$1,700 per calendar year. If one of the required Covered Services is not received in a calendar year, the Maximum Payment in the following calendar year will be reduced to \$1,250.			
Lifetime Orthodontics	\$1,000		
Annual Deductible			
Per Person	\$50		
Family	\$150		
Deductible excludes Diagnostic & Preventive, Emergency Palliative Treatment, sealants, Brush Biopsy, X-rays, and Orthodontic Services			

You're now a member of Tennessee's largest dental benefits family!

As a member of Delta Dental of Tennessee, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier. With 3 out of 4 dentists participating, these two networks provide great access to care as well as the privilege of reduced rates through our agreed upon fees with dentists. When seeing a dentist in either the Premier or PPO networks you cannot be balance billed – giving you added savings. You are also free to visit non-network dentists, but you may be balance billed.

Finding a Delta Dental provider

Finding a dentist in one of our networks is easy. Simply visit our Web site, www.DeltaDentalTN.com, or call our Customer Service hotline at 800-223-3104.

When do benefits start?

Your benefits begin on the effective date indicated on the highlight form. You may visit a dentist at any time following that date. If you do not enroll when first eligible, you must wait until the first open enrollment period to enroll in the plan. Please refer to your Certificate of Coverage for re-enrollment requirements.

View your benefit details online

You can get information on your Delta Dental benefits at your convenience using our Consumer Toolkit. Review claims, amounts used toward annual maximum, print ID cards, and more. Visit www.DeltaDentalTN.com and select the login for Subscribers.

Questions ?

If you have questions about your Delta Dental benefits, visit our Web site, www.DeltaDentalTN.com, call our Customer Service hotline at 800-223-3104, or consult your Benefits Administrator.

Age and frequency limitations apply. For a detailed description of your benefit plan, please refer to your Certificate of Coverage. This form is not a contract of insurance. Terms and conditions are set forth in the Master Group Policy issued directly to your group administrator.

**You are not responsible for charges exceeding the maximum plan allowance (MPA) if you go to a participating Delta Dental dentist. You are responsible for charges exceeding the MPA if you go to a non-participating dentist. The MPA charges are based on fees charged in your geographic area.*