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A healthy smile can make all the difference. That's why keeping smiles healthy is what we do. Whether enabling you to take care of small dental concerns before they become big problems or making complex dental treatments more affordable, a dental plan from Delta Dental can help you and your family achieve better overall health. Dental insurance makes dental care more affordable! With a focus on prevention, dental insurance typically covers professional services like routine check-ups, cleanings and exams at 100%. This helps reduce out-of-pocket costs, so you pay less for the dental care you need. Improved overall health: Research shows good oral health has a positive effect on overall health and well-being. During an oral exam, your dentist can detect signs of 120+ diseases just by examining your mouth! Encourage routine dental care for long term benefit: During preventive check-ups, your dentist is better able to detect problems early on and help you avoid more costly and complex procedures in the future. Cost savings and budget management: Dental insurance helps you save money by covering up to 100% of preventive cleanings and check-ups and portions of more extensive procedures. Coverage for the unexpected: Oral health problems can appear unexpectedly. Dental insurance makes it easier and more cost-effective to get the care you need so you don't have to worry about the future. At Delta Dental, we offer a wide variety of affordable individual dental insurance plan options. Explore our PPO, Dental HMO, managed, and discount dental plans, and learn about the different types of dental insurance coverage we offer using the chart below. Delta Dental PPO is our preferred-provider option program. With Delta Dental PPO you have access to a network of dentists who accept reduced fees for covered services, giving you the lowest out-of-pocket costs. Dental plan type PPO Dentist network size Insurance premium Annual max Yes Deductible Yes Copayment Yes Potential savings Delta Dental Premier is our original fee-for-service plan that offers the largest network of dentists. These dentists have agreed to contracted fees with Delta Dental, so for covered services, you pay no more than your copay and deductible. Dental plan type Managed fee for service Dentist network size Insurance premium Annual max Yes Deductible Yes Copayment Yes Potential savings Delta Dental PPO Plus Premier Delta Dental PPO Plus Premier combines the Delta Dental PPO and Delta Dental Premier networks, which gives you the benefits of Delta Dental PPO and more. With this plan, even if your Delta Dental Premier dentist is not in the PPO network, you still receive the benefit of that dentist's contracted fee. Dental plan type PPO Dentist network size Insurance premium Annual max Yes Deductible Yes Copayment Yes Potential savings DeltaCare USA is Delta Dentals dental HMO, which offers low-cost dental coverage with a focus on preventive care. Enjoy minimal or no copayments for preventive care and choose from a network of dentists to manage your dental needs. Dental plan type Dental HMO Dentist network size Insurance premium Annual max No Deductible No Copayment Yes Potential savings Delta Dental Patient Direct Delta Dental Patient Direct is a dental service discount plan. You choose from a panel of participating dentists who charge discounted fees for their services. You pay the discounted fee directly to your dentist at the time of treatment - with no paperwork to file Dental plan type Discount plan Dentist network size Insurance premium Annual max No Deductible No Copayment Not applicable Potential savings Dental plan type PPO Managed fee for service PPO Dental HMO Discount plan Dentist network size Insurance premium Annual max Yes Yes Yes No No Deductible Yes Yes No No Copayment Yes Yes Yes Not applicable Potential savings Choose up to 3 plans to compare Plans and rates vary by state. Dental benefits are administered by the independent Delta Dental companies. DeltaVision:DeltaVision is a vision plan, that offers pre-negotiated discounts on eye exams, glasses, contact lenses and laser vision correction.DeltaVision may be available separately or as a part of your dental insurance. Delta Dental companies offer individual and family dental plans in most states. Enter your state to learn more. Go You will be directed to your local Delta Dental website. Dental insurance helps you get the professional care you need to maintain your oral health, including regular teeth cleanings, fluoride and sealant treatments, and other types of preventive and restorative care. Routine brushing and flossing at home is a great place to start, but care from dental professionals is critical to achieving and maintaining a healthy smile and better overall health. When shopping for dental insurance there are a number of factors to consider in order to choose the best plan for you and your family. First, evaluate your individual needs and understand your budget. Then, take a look at the different kinds of dental plans available in your area and whats covered in each plan. You will also want to look at network size and applicable restrictions. There are many factors to consider when choosing a dental plan, and one size does not fit all. Consider and try to anticipate the specific coverage needs of each member of your family and evaluate which plan is financially feasible by looking at things like annual maximums and deductibles, along with the type of services that are covered, to ensure that you will receive the level of care your family needs. Delta Dental encourages prevention, so generally, services like cleanings, x-rays, and exams are covered from day one. Some services such as fillings, crowns, or bridges may have a waiting period depending on your dental plan. Please review the details of your plan or contact our customer service team for specific information. For cosmetic dental procedures like teeth whitening, coverage is usually not provided by employer plans and is rarely provided by any type of dental insurance. The following are dental terms that are helpful to be familiar with: Premium: The monthly, quarterly, or annual amount you pay for dental benefits. Deductible: The dollar amount that a member must pay towards covered services before insurance benefits are paid. This can also be referred to as out-of-pocket costs. Coinsurance: The percentage of the costs you pay for a dental treatment after you meet your deductible. Copay: The fixed dollar amount you pay for a service covered under your dental plan. Check out your LifeSmileScore.Are you at risk for oral health problems like gum disease and tooth decay?Answer a few questions, get results and share them with your dentist. Check your score Please scroll down and accept to proceed. Information regarding the Cost Estimator content If you are experiencing a medical or dental emergency, you should seek appropriate emergency medical or dental assistance, such as calling "911." To begin using the Dental Care Cost Estimator tool (the Cost Estimator), please click the Agree button below. By clicking the Agree button, you agree that you: have read the informationbelow, are accessing this information for purposes of determining treatment cost estimates for dental care services you are considering receiving, and will not use the information in this tool for a commercial or anti-competitive purpose. The costs provided in this tool are estimates only and are not a guarantee of payment or benefits. Your actual cost may be higher or lower than the estimate for various reasons. General information regarding your health care The information and content on this website (collectively, the "Content") is for your general educational information only. The Content: cannot, and is not intended to, replace the relationship that you have with yourhealth careprofessionals. is not medical advice. You should always talk to your health care professionals for information concerning diagnosis and treatment, including information regarding which drugs or treatment may be appropriate for you. does not represent or warrant that any particular drug or treatment is safe, appropriate or effective for you. Health information changes quickly. Therefore, it is always best to confirm information with yourhealth careprofessionals. The Cost Estimator tool may group, into "treatment categories," services that are often delivered together to address a particular dental problem. The description of different treatment categories, and the inclusion of particular services in a treatmentcategory,is not advice that any particular treatment category is the right treatment for you nor that you should obtain any particular treatment. All of those matters are things that you should decide in consultation with your dental care professionals. The Cost Estimator is intended for use in the 50 states, Puerto Rico and other U.S. territories, and no Content is provided for dental services outside the U.S.. General information regarding your dental benefit Nothing on this website guarantees eligibility, coverage, or payment, or determines or guarantees the benefits, limitations or exclusions of your coverage. For a complete description of the details of your coverage, please refer to your coverage documents. Estimates may vary depending on your benefit plan and the state you live in. Claims will be processed when received according to your plan provisions. You may be responsible for the cost of procedures or services not covered by your plan. Use of this website in no way increases or decreases the benefits available under a dental benefit plan. If there is any conflict or discrepancy between the Content on this website and your coverage documents, your coverage documents will control. Pre-authorizations or referrals are required for certain benefit plans and certain dental care providers. Refer to your benefit plan to determine whether these requirements apply to you. Preventive services are included in this tool. Preventive care coverage varies by plan and by demographic considerations such as age. Refer to your benefit plan to determine whether preventive services are covered for you. General information regarding cost estimates Do not avoid getting dental care based on the cost information provided on this website. This website shows estimates of certain dental care costs. Except for members of the Delta Dental companies mentioned at the bottom of this page, the figures shown are estimates of the amounts to be charged by the dentist, and not the amounts you can expect to pay after accounting for the payments that may be made by your dental plan. The Cost Estimator uses procedure costs or cost ranges, as reflected in dentist fee schedules and aggregated historical cost data. The estimates generated by the Cost Estimator may be different from the amount charged by your dentist for several reasons, including but not limited to, your unique dental circumstances and the decisions made by you and your dental professionals as to what services you will receive, deviations between the anticipated scope of services and the services actually provided, and the benefits provided under your particular plan. More information regarding how cost estimates are calculated Cost estimates for services listed as Cost without insurance are based upon submitted claims data for out-of-network dentists. The data is based on actual, non-discounted charges that dentists have billed. The Cost Estimator calculates cost estimates for services based upon specific geographic areas, as defined by the first three digits of a ZIP code (e.g., the geo ZIP for 12345 is 123). For members of Delta Dental of New Jersey, Delta Dental of Connecticut and Delta Dental of Idaho: You will see an estimate of your out of pocket cost, which is based on the amounts charged by the dentist for the procedures in question and the amounts to be paid by your dental plan. Please note: If you have recently registered on the Delta Dental of Michigan website (Consumer Toolkit), registration may take a few minutes to sync for access to the Delta Dental National Portal and Mobile app.If the problem persists, please contact Customer Service using the Contact Us tool.

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