

# 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.

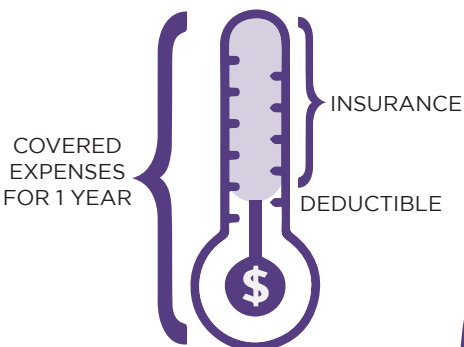


### ANNUAL MAXIMUM

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

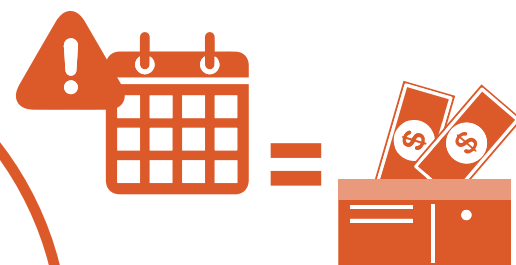
## DEDUCTIBLE

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.



## OUT-OF-POCKET COSTS

Any amount the enrollee is responsible for paying, including:

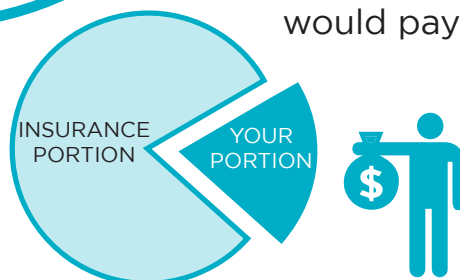
## COPAY

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



## 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.