

# Dental Plan Option



- You have access to two nationwide networks of participating dentists: Delta Dental PPOSM and Delta Dental Premier®. You may use both networks in all dental plan options.
- Your out-of-pocket costs will likely be lower if you use a Delta Dental PPO provider. Based on the fee schedule, it is generally lower than the maximum approved in the Delta Dental Premier networks. You are responsible for the deductible and coinsurance; no balance billing by your dentist for the Delta discount.
- If you choose to see a non-participating provider, your benefits remain the same. There is no penalty for using an out-of-network provider, but you may be balance billed for amounts in excess of usual and customary. Delta Dental will send you a check for covered services and you are responsible for paying the provider.

Dental Plan Options and Rates 2026—NBHP		Northern Buckeye Health Plan NW Division of OHI	
Plan Options	Basic	Standard	Premium
<b>Network</b>	Delta Dental		
<b>Annual Deductible</b>	\$75 /person \$150 /family	\$50 /person \$100 /family	\$25 /person \$50 /family
<b>Annual Maximum Benefit</b>	\$1,000 /person	\$1,500 /person	\$2,500 /person
<b>Lifetime Maximum Benefit Orthodontia</b>	Not Covered	\$1,500 /person	\$1,800 /person
<b>Preventative Care</b>	80% Covered Deductible Waived	100% Covered Deductible Waived	100% Covered Deductible Waived
<b>Basic Care</b>	Covered at 80%	Covered at 80%	Covered at 80%
<b>Major Care</b>	Covered at 50%	Covered at 50%	Covered at 60%
<b>Orthodontia Care</b>	Not Covered	Covered at 60%	Covered at 60%
<b>Adult Orthodontics</b>	Not Covered	Yes	Yes
<b>Sealants</b>	Covered to age 16	Covered to age 16	Covered to age 16