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Dental Insurance

New coverage, more options

New Year’s Day won’t just be the start of a new year, but also the start of your new dental coverage with Delta Dental of North Carolina. Delta Dental will provide you access to two of the nation’s largest dental networks—PPO and Premier.

Change always raises questions. So you’re probably wondering what the change to Delta Dental will mean to you and your family. Here are some frequently asked questions—with answers— that will hopefully address your initial concerns.

What plan options do I have?

You can choose between two dental plans with ECU Health—Basic and Choice. You can visit any licensed dentist, but you pay less with a dentist in the Delta Dental networks. The Choice plan gives you a higher maximum and lower coinsurance than the Basic plan. Plus, it provides orthodontia benefits.

What are the biweekly premiums for 2024?

Here’s how much you will pay for dental coverage next year.

Coverage	Basic Dental	Choice Dental
Single	\$9.18	\$17.85
+ Children*	\$16.83	\$31.11
+ Spouse*	\$19.38	\$36.21
+ Family*	\$27.54	\$51.51

* Includes domestic partner/domestic partner’s children. Family must include you, your spouse/domestic partner and at least one child.

How can I save with Delta Dental insurance?

Delta Dental PPO and Delta Dental Premier dentists submit claims for you. They only charge your copay and deductible. And your out-of-pocket costs will be lower than with a nonparticipating dentist.

Do I have to go to a participating dentist?

No. You can visit any licensed dentist. But you will probably pay more out-of-pocket at a nonparticipating dentist. Also, you may be responsible for making full payment to your dentist. Delta Dental will then send you a check for your covered expenses.

How can I find a participating dentist or find out if my dentist participates?

Go to NorthCarolina.DeltaDental.com or call Delta Dental's Customer Service department at **800.662.8856**. About four out of five dentists nationwide participate in one or more of the Delta Dental networks. This gives Delta Dental the nation's largest network of participating dentists. Delta Dental's North Carolina network is more than 30% larger than its closest competitor.

What's the difference between a Delta Dental PPO dentist and a Delta Dental Premier dentist?

You will likely save more money and receive higher levels of coverage when you see a Delta Dental PPO dentist. That's because Delta Dental has negotiated lower fees as full payment for covered services. But if you go to a dentist who doesn't participate in the Delta Dental PPO network, you can still save money if your dentist participates in the Delta Dental Premier network. Like the PPO dentists, Delta Dental Premier dentists charge lower prices than most nonparticipating dentists. However, you'll usually pay even less at a PPO dentist.

What if I'm in the middle of treatment?

It's best to complete multiple-step procedures that are in progress, such as a crown or bridge, by the end of 2023. However, Delta Dental will cover services that are completed after January 1.

Where can I find information about my eligibility and claims?

Once you're enrolled with Delta Dental of North Carolina, go to the member portal at NorthCarolina.DeltaDental.com. There you can review your eligibility status, claims information and benefits details. You can also print your ID card right from the portal.

Once the new year rolls around, be sure to tell your dentist your insurance has changed, and you're now covered by Delta Dental of North Carolina under a PPO plan.

If you have more questions, contact Delta Dental's Customer Service department at 800.662.8856.