## Taney County Ambulance District

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# **Dental Insurance**

#### **Delta Dental Insurance**

**Customer Service:** 800-335-8266

service@deltadentalmo.com

**Website**: create an account for access to all of your information and coverages: <a href="http://www.deltadentalmo.com">http://www.deltadentalmo.com</a>

#### **Information and Forms:**

Benefit Summary
Plan Coverage Levels
Enrollment/Change form

Dental insurance is designed to pay a portion of the costs associated with dental care. Here's a quick overview of how our dental coverage works. Be sure to look at the plan booklet for the specifics of coverage.

## Network

You can visit any licensed dentist, but you will save the most when you visit a dentist in the plan's network. Check with your dentist to see if he or she is part of the Delta Dental network.

### Learn More





Providing a full range of benefits is a way to show how important you are to us.

#### **Katie Sharpe**



I am here for you. Contact me if you have any questions,

Questions or comments? Email me, Katie@tcad.net or call 417-334-6586

Taney County Ambulance District

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# **Dental Insurance**



#### **Deductible**

This is the amount you have to pay before your benefit plan begins to pay the cost of your dental treatment. Our deductible is \$50 per calendar year. There is no deductible cost for biannual checkups and cleanings – those are free.

#### Maximums

This is the most money a dental plan will pay for dental care each year. Once you reach the maximum amount, you will be responsible for paying any costs for the remainder of the year. Our maximum benefit amount is \$1,000 per year.

#### **Reimbursement Levels**

Our dental plan offers different categories of coverage, each tied to a certain percentage. For example: **Next page>>** 





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- ⇒ Procedures that are diagnostic and preventive (such as cleanings and checkups) are covered at 100%. This gives you a financial incentive to get regular checkups and cleanings to prevent the need for more extensive procedures.
- ⇒ Basic procedures (such as fillings and gum treatment) are reimbursed at a slightly lower percentage of 80%.
- ⇒ Major procedures (such as crowns and fillings) are reimbursed at a lower percentage of 50%.

### **Limitations and Exclusions**

Dental plans are intended to cover part of your dental expenses, so coverage may not extend to your every dental need. Our plan has limitations such as the number of times you can receive a cleaning each year. In addition, some procedures may be not be covered under the plan, which is referred to as an exclusion. Review your plan booklet and obtain a pre-treatment estimate to see how any limitations or exclusions would affect your share of the cost.

## Learn More





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