

DELTA DENTAL PENALTY FOR LATE ENTRANT

With exception of a qualifying event, a late entrant is an employee/dependent who: (1) becomes insured more than 31 days after he is eligible; or (2) becomes insured again, after his coverage lapsed because he did not make required payments.

Immediate Coverage:

Preventive	(exam & x-rays) (fluoride treatments to age 19, teeth cleaning children and adults & sealants to age 14)
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6 Month Waiting Period:

Basic Restorative	(fillings)
Oral Surgery	(extractions)
Endodontics	(root canal therapy)
Periodontics	(treatment of gum disorders)

12 Month Waiting Period:

Major Restorative	(crowns)
Prosthodontics	(dentures, bridgework)

24 Month Waiting Period:

Orthodontics	(straightening of teeth)
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