When does coverage begin?
Your coverage begins on the first day of the month following the date we receive your application and initial premium. The initial coverage period is for 12 months. We guarantee not to change your premiums during those 12 months, and you agree to pay premiums on time for those 12 months. The policy will terminate due to nonpayment of premium when due, or upon your written request. Only dental treatments begun and completed while coverage is in force are eligible.

Complete details in your policy
This brochure is intended to provide a convenient overview of coverage and is not intended to be a complete description or guarantee of payment. Only those services and supplies specifically listed in your policy are covered under the plan, regardless of dental necessity.

The policy is your source for complete information, including the specific dental treatments that are covered, the frequency with which those treatments are covered, benefit amounts, limitations, exclusions and conditions under which coverage may remain in force.

You will receive the policy with your welcome packet. If you decide this coverage is not for you, simply let us know in writing within 10 days of receiving the policy.

Ready to enroll?
When you're ready, there are two easy ways to sign up for dental insurance with Delta Dental.

Visit our website at www.mysmilecoverage.com/nc.

Call us toll-free at 800-971-4108.
Summary of key exclusions and limitations
Delta Dental will make no payment for the following services or supplies, unless otherwise specified in the Summary of Dental Plan Benefits, and all charges for the following services or supplies will be the responsibility of the Insured.

1. Services for braces or conditions payable under Orthodontics and Orthodontics are a Covered Service.
2. Services or supplies for developmental Delivered Services or supplies for any reason.
3. Dental, or combination of restorations placed on a surface.
4. Core buildups are payable services or supplies for which the patient is not legally been rendered by any other dental professional, may be
5. Courses or supplies for which the patient is not legally required treatment. Remember, you are responsible for the
6. Only one substructure per tooth is a Covered Service.
7. Pre-existing conditions are payable under Orthodontics, including repairs to facings
8. Not covered
9. Not covered
10. Delta Dental will pay only the amount that it would pay for a conventional stainless
11. Biological material to aid in soft and
12. Delta Dental will pay for Orthodontic Services will
13. Retreatment of a root canal by the same
14. Any completed service or procedure.
15. Inlays, onlays, and veneers.
16. Delta Dental’s payment for Orthodontic Services will
17. Dental services or supplies received due to an act of
18. Services or supplies rendered by any government agency, political
19. Delta Dental will pay only the amount that it would pay for a conventional denture.
20. Partial crowns or combination crowns.
21. Orthodontic Services are payable for individuals age 18
22. Orthodontic Services are payable for individuals age 19 years of age or older.
23. Dental services or supplies received due to any act of war, declared or undeclared, or terrorism.
24. Services or supplies for which the patient is not legally
25. Care rendered or the reline or rebase of a denture.
26. Adjustments to the crown or abutment of a fixed prosthesis.
27. Delta Dental will make no payment for the following services or supplies, unless otherwise specified in the Summary of Dental Plan Benefits, and all charges for the following services or supplies will be the responsibility of the Insured.
28. Delta Dental will pay only the amount that it would pay for a conventional resin.
29. Delta Dental will make no payment for the following services or supplies, unless otherwise specified in the Summary of Dental Plan Benefits, and all charges for the following services or supplies will be the responsibility of the Insured.
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