



Delta Dental **DPO VOLUNTARY** Benefit and Rate Sheet for 2026 Effective Dates

Available in TX¹
Group Size: 2+

Choose One Plan:												
Plan Name	DPO \$1500 22824-01200/1201 B			DPO \$2000 w/ORTHO 22824-01400/01401 D			DPO \$2000 22824-01600/01601 F			DPO\$3000 w/ORTHO 22824-01800/01801 H		
Network	DPO Network	Premier Network	Non-Delta Dental	DPO Network	Premier Network	Non-Delta Dental	DPO Network	Premier Network	Non-Delta Dental	DPO Network	Premier Network	Non-Delta Dental
Deductible												
Individual	\$50			\$50			\$50			\$50		
Family	N/A			N/A			N/A			N/A		
Waived for Preventive	Yes			Yes			Yes			Yes		
Annual Max Benefit	\$1500			\$2000			\$2000			\$3000		
Orthodontic Lifetime Max	N/A			\$1500			N/A			\$1500		
Dental Benefit												
Preventive Services	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Cleaning Allowances	2 per calendar year	2 per calendar year	2 per calendar year	2 per calendar year	2 per calendar year	2 per calendar year	2 per calendar year	2 per calendar year	2 per calendar year	2 per calendar year	2 per calendar year	2 per calendar year
Basic Services	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Endodontic	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Periodontal	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Oral Surgery	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Major Services	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Prosthodontics	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Implants	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
Missing Tooth Clause	Yes ²	Yes ²	Yes ²	Yes ²	Yes ²	Yes ²	Yes ²	Yes ²	Yes ²	Yes ²	Yes ²	Yes ²
Reimbursement Schedule	DPO or Premier ³			DPO or Premier ³			DPO or Premier ³			DPO or Premier ³		
Orthodontic Benefit												
Orthodontics	N/A			50%			N/A			50%		
Orthodontics Available To	N/A			Adult and Child			N/A			Adult and Child		
Monthly Rates New rates effective 03/01/2026												
Member Only	\$38.38			\$42.12			\$39.74			\$42.88		
Member + Spouse/DP	\$68.40			\$75.27			\$70.90			\$76.67		
Member + 1 Child	\$68.40			\$75.27			\$70.90			\$76.67		
Member + Children	\$102.37			\$112.78			\$106.16			\$114.93		
Member + Family	\$102.37			\$112.78			\$106.16			\$114.93		
Rate Guarantee	1 year			1 year			1 year			1 year		
Monthly Admin Fee	\$15											

SIC code is required. Certain industries are ineligible to purchase these plans, such as: Dental Offices 8021, Dental Labs 8071, Medical Labs 8072, and Seasonal Employees, Part-time help and groups without an SIC. This is a summary of benefits. For more detailed information, view the carrier's Summary of Benefits.

¹ Delta Dental plans are available to groups of 2 or more enrolled employees. Group must be headquartered in TX. Employees and their enrolled dependents can reside in any state. Voluntary plans assume employer is paying 0%-100% of the member's premium.

² Restorative treatment and replacement of teeth extracted prior to the effective date are covered benefits.

³ Reimbursement is based on the DPO contracted fees for DPO dentists, the Premier contracted fees for Premier dentists and the Program Allowance for non-Delta Dental dentists.

In order to have the monthly admin fee waived, must select both emailed invoices and payment via ACH Draft. If at any time correspondence and/or payment methods are changed to USPS mail and/or payment by check, an administrative fee of \$15 monthly will be assessed per invoice.

A 12-month major service waiting period applies to all Inshore Delta Dental in TX voluntary plans. The waiting period may be waived with proof of 12 months of prior, continuous coverage and no lapse between coverages.

Inshore Benefits is a product portfolio of North Ranch Benefits Trust | Website: InshoreBenefits.com
 Inshore Benefits is marketed by Warner Pacific Insurance Services, Inc. | Phone: (800) 801-2300 | Fax: (800) 609-0111 | Email: quoting@warnerpacific.com
 Inshore Benefits is administrated by Pathian Administrators | Phone: (800) 786-6525 | Fax: (818) 960-0141 | Email: inshore@pathianadministrators.com