Dental Benefits

Good oral health is an important part of your overall well-being. It can impact not only your smile but also your general health and even your medical costs.

To support your total wellness, **Thompson Thrift offers dental coverage through Delta Dental.**

Choose the Care That Fits You

With Delta Dental, you can visit **any licensed dentist**, but your **out-of-pocket costs** will vary depending on the dentist's network:

- **PPO Dentist:** Offers the **lowest negotiated fees** and gives you the **greatest savings**.
- **Premier Dentist:** A **larger network** that provides additional flexibility while still offering **discounted rates**, though typically higher than PPO rates.
- **Non-Participating Dentist (Out-of-Network):** Has **no negotiated fees**. These dentists may charge higher rates and can **balance bill** you for amounts not covered by insurance.

NEW FOR 2026 – DENTAL CORE PLUS PLAN

Team members can now upgrade to the **Dental Core Plus Plan**, which **doubles annual dental and orthodontia maximums** from **$1,000 to $2,000**.

This option provides **greater flexibility and expanded coverage** for you and your family.

NEED-TO-KNOW

You **won't receive a dental ID card**. Simply provide your dentist with your **Social Security number** or **Delta Dental member ID** to verify coverage.

Dental Benefits

DELTA DENTAL®

DENTAL PLAN SUMMARY

Key Features	Core Plan	Core Plus Plan
Calendar Year Deductible	$50 per person	$50 per person
Preventive Services	100%*	100%*
Basic Services	80%*	80%*
Major Services	50%*	50%*
Orthodontics (Children up to age 19)	50%* up to $1,000 Lifetime Max	50%* up to $2,000 Lifetime Max
Annual Max	$1,000	$2,000
Per Pay Contributions		
Team Member Only	$6.44	$8.62
Team Member + Spouse	$21.06	$25.42
Team Member + Child(ren)	$24.93	$31.72
Team Member + Family	$40.53	$49.47

* Not all procedure codes under this category are covered. Please refer to memberportal.com/mp/delta for more information.