

Dental Insurance

Lacher offers one PPO dental plan through Delta Dental. The plan allows you to use in-network or out-of-network benefits. If out-of-network dentists are used, you will be responsible to pay the difference between Delta Dental's allowed amount and what the dentist may charge, also known as "balance billing." The chart below provides a brief overview of the plan.

Delta Dental

1-800-932-0783

www.deltadental.com

Waiting Periods for New Enrollees

- Basic Services: None
- Major Services, Prosthodontics, and Orthodontics: 12 months

Plan Year:

January 1 – December 31, 2026

Dental Plan

IN-NETWORK

DEDUCTIBLE

Individual / Family

\$50 / \$150

ANNUAL MAXIMUM

Per covered person

\$1,500

PREVENTIVE CARE

Oral Exams (once/6 months),
Cleanings, X-Rays

Plan pays 100%

BASIC PROCEDURES

Simple Extractions and Fillings

Plan pays 80%

MAJOR PROCEDURES

Onlays, Crowns and Prosthodontics

Plan pays 50%

ORTHODONTIA

Children (up to age 19)

Plan pays 50%

Lifetime Maximum (per covered person)

\$1,500

OUT-OF-NETWORK - Refer to Summary of Benefits and Coverage found at www.lacherbenefits.com/legal

BI-WEEKLY COST FOR DENTAL COVERAGE

Team Member Only

\$21.97

Team Member + 1

\$44.84

Team Member + 2 or more

\$64.00