What is creditable coverage?
Creditable coverage refers to whether you have had previous dental coverage. For your previous coverage to qualify as creditable, you must have had equal coverage for at least a 12-month period under an individual or group dental plan without a break in coverage for more than 63 days.

Do I have waiting periods?
If you currently have been on a Dental plan for 12 months or more, waiting periods DO NOT apply to you. This is considered creditable coverage.

If you currently do not have creditable coverage, (have had no coverage or less than 12 months of dental coverage). Waiting periods apply to you on Class IIA, III and IV services.

What Services DO NOT have waiting periods?

Class I – Preventative
Cleanings & Exams - twice per calendar year
Fluoride Treatments – twice per calendar year up to age 16
Sealants
Bitewing X-Rays
Full Mouth panorex x-rays
Space Maintainers
Emergency Palliative Treatment

*Services are not subject to deductible and are not applied to the annual Max*

Class II – Basic Services
Fillings – amalgam, composite
Oral Surgery – simple extractions