



University of Toledo student dental plan

Student Health Insurance Plan
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Keep your smile healthy with dental benefits from Delta Dental

Delta Dental of Ohio and the University of Toledo are pleased to partner to bring you an affordable, quality dental plan. Delta Dental is an experienced dental carrier, with a Delta Dental PPO™ network that’s one of the largest in the nation. As a student at the University of Toledo, you are eligible to enroll in this voluntary plan.

Protect yourself against potential losses

Having dental benefits coverage not only helps you receive the regular care you need to stay healthy, it can also reduce your out-of-pocket costs and give you financial protection from unexpected, and often expensive, problems.

Save money by staying in network with Delta Dental PPO

With your Delta Dental PPO (Standard) plan, you may save more money and receive higher levels of coverage when visiting a Delta Dental PPO dentist. Our PPO dentists have agreed to accept Delta Dental’s allowed amounts as full payment for covered services. However, if you go to a dentist who doesn’t participate with Delta Dental PPO, you can still save money if your dentist participates with Delta Dental Premier®. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental’s allowed amounts for covered services. Since the maximum allowed fees are higher for Delta Dental Premier dentists than for our PPO dentists, you may have to pay more out of pocket if you choose not to visit a Delta Dental PPO dentist.

Great coverage at a great price

Delta Dental benefits are affordably priced. Annual rates for University of Toledo students are:

Student only	\$310
Student and one dependent	\$626
Student and family	\$1,395

How it works

As shown below, your out-of-pocket costs are lowest when visiting a Delta Dental PPO dentist.

		Delta Dental PPO dentists	Delta Dental Premier dentists	Out-of-network dentists
ADULT CLEANING	Submitted charge	\$110	\$110	\$110
	Allowed amount	\$71	\$86	\$78
	Percentage paid by Delta Dental	100%	100%	100%
	Amount Delta Dental pays	\$71	\$86	\$78
	AMOUNT YOU PAY	\$0	\$0	\$32

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.

University of Toledo student dental plan benefit highlights

With more than 116,000 participating dentists in more than 352,000 locations nationwide, finding a PPO dentist near you is easy. * Click the “Find a dentist” button under the Commercial Networks section at deltadentaloh.com/findadentist to locate a PPO or Delta Dental Premier dentist near you. You can also find a participating dentist near you by creating a Member Portal account at memberportal.com/mp/delta.

*Network statistics from Delta Dental Plans Association, January 2026.

COVERED SERVICES	DELTA DENTAL PPO DENTIST ¹	DELTA DENTAL PREMIER DENTIST ²	NONPARTICIPATING DENTIST ²
Diagnostic and preventive services			
Diagnostic and preventive services**	100%	100%	100%
Emergency palliative treatment**	100%	100%	100%
Brush biopsy**	100%	100%	100%
Radiographs**	100%	100%	100%
Periodontal maintenance**	100%	100%	100%
Basic services			
Minor restorative services	50%	50%	50%
Simple extractions	50%	50%	50%
Maximum payment and deductible			
Contract year maximum	\$750 per member		
Deductible (per contract year) <i>**Deductible waived for these services</i>	\$50 per member		

1 Coverage levels for Delta Dental PPO are based on dentist’s submitted fee or the amount in the local Delta Dental’s PPO dentist fee schedule, whichever is less.

2 When services are received from a Delta Dental Premier or nonparticipating dentist, the percentages shown indicate the portion of Delta Dental’s PPO dentist fee schedule (or the nonparticipating dentist fee) that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves and you are responsible for that difference.

NOTE: The above summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your certificate of coverage. These dental plans are available exclusively to students of University of Toledo. Prices are valid as of January 2026, and are subject to change.

EHB-covered services

The University of Toledo student dental plan is Essential Health Benefits (EHB) compliant. EHB-covered services as defined by the Patient Protection and Affordable Care Act are offered to those under the age of 19. For complete coverage details, including a list of all EHB-covered services, please refer to your summary and certificate. Delta Dental recommends that you review your summary and certificate before you purchase this plan.

LEARN MORE TODAY!

Visit deltadentaloh.com or
call us at 800-524-0149

To enroll: [utoledo.edu/depts/hr/
student-health-insurance](https://utoledo.edu/depts/hr/student-health-insurance)

