

Virginia Bankers Association
Dental Plans Available for 2026 Plan Year

Plan Features	Basic Plan	Comprehensive Plan	Enhanced Indemnity Plan	Voluntary
Annual Deductible	\$50 (3 per family)	\$50 (3 per family)	\$50 (3 per family)	\$50 (3 per family)
Annual Benefit Maximum	\$1,000 per person	\$1,500 per person	\$1,500 per person	\$1,000 per person
Preventive & Diagnostic Services* <i>Cleanings, exams, x-rays, two fluoride treatments for children</i>	100% allowable charge (AC); 80% out of network	100% AC; 80% out of network	100%; no network required; can be balance billed by dentist	100% AC; 70% out of network
Primary Services <i>Fillings (including composites), oral surgery, endodontics & periodontics</i>	80% AC after deductible; 60% out of network	80% AC after deductible; 60% out of network	80% AC after deductible	80% AC after deductible; 50% out of network
Major Services <i>Crowns, bridges, dentures</i>	No coverage	50% AC after deductible <i>(Implants covered)</i>	50% AC after deductible <i>(Implants covered)</i>	50% AC after deductible <i>(12 month waiting period)</i>
Orthodontia Adults and dependents	No coverage	50% up to \$1,000 lifetime maximum	50% up to \$1,000 lifetime maximum	No coverage

*Preventive and diagnostic services do not go toward annual maximum.

See plan summary for details on additional benefits based on age and/or certain conditions.