

Delta Dental of Tennessee
Dental Benefit Highlights for
Ryman Hospitality Properties, Inc. #5880
Ryman Corporate Properties LLC



Welcome to Tennessee's largest dental benefits family!

As a member of Delta Dental of Tennessee, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists – there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

Quality Dental Program

With our quick and accurate claims processing, *we pay more than 90% of claims in 10 days or less*. Delta Dental also offers world-class customer service from our dedicated call center.

Online Access

Our online Member Portal lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more – all at your own convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, please call our Customer Service team at 800-223-3104 or look online at <https://www.DeltaDentalTN.com>.

Delta Dental PPO™ (Point-of-Service)
Coverage effective January 1, 2026

	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-participating Dentist
	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Emergency Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Periodontal Maintenance - cleanings following periodontal therapy	100%	100%	100%
Basic Services			
Sealants - to prevent decay of permanent teeth	80%	80%	80%
Minor Restorative Services - fillings and crown repair	80%	80%	80%
Endodontic Services - root canals	80%	80%	80%
Periodontic Services - to treat gum disease	80%	80%	80%
Oral Surgery Services - extractions and dental surgery	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%
Occlusal Guards - bite guards	80%	80%	80%
Relines and Repairs - to bridges and dentures	80%	80%	80%
Major Services			
Major Restorative Services - crowns	50%	50%	50%
Implant Repair - implant maintenance, repair, and removal	50%	50%	50%
TMD Treatment - treatment of the disorder of the temporomandibular joint	50%	50%	50%
Prosthodontic Services - bridges, implants, and dentures	50%	50%	50%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	50%
Orthodontic Age Limit -	No Age Limit	No Age Limit	No Age Limit

** When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what the dentist charges and you are responsible for that difference.*

Maximum Payment – \$1,200 per person total per calendar year on all services, except cephalometric film, photos, diagnostic casts, and orthodontics. \$1,500 per person total per lifetime on cephalometric films, photos, diagnostic casts, and orthodontic services. \$750 per person total per lifetime on TMD treatment.

Deductible – \$50 Deductible per person total per calendar year limited to a maximum Deductible of \$100 per family per calendar year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, X-rays, periodontal maintenance, and full mouth debridement.

Benefit Waiting Period – There is a 365-day waiting period for certain services. Implant Repair and Prosthodontic Services will not be covered until after a person is enrolled in the dental plan for 365 consecutive days.

Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.