



Pediatric Basic Plan for Small Businesses – 2026 rates

Delta Dental PPO™



A Delta Dental PPO plan makes it easy for your employees to find a dentist and control costs when visiting a Delta Dental network provider. Delta Dental also offers competitive rates and access to one of the largest dentist networks in the U.S. – making quality dental care accessible and affordable for members. Monthly rates for the 2026 Pediatric Basic Plan for Small Businesses are listed below.

Subscriber (Age 19+)	1 person coverage	2 person coverage	3 person coverage	4+ person coverage
Albany Region Counties: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	\$0.00	\$16.49	\$31.33	\$31.33
Buffalo Region Counties: Allegany*, Cattaraugus*, Chautauqua*, Erie, Genesee, Niagara, Orleans, Wyoming	\$0.00	\$15.44	\$29.34	\$29.34
Mid-Hudson Region Counties: Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster	\$0.00	\$18.45	\$35.06	\$35.06
New York City Region Counties: Bronx*, Kings*, New York*, Queens*, Richmond*, Rockland, Westchester	\$0.00	\$22.73	\$43.19	\$43.19
Rochester Region Counties: Livingston, Monroe, Ontario, Seneca, Wayne, Yates	\$0.00	\$16.01	\$30.42	\$30.42
Syracuse Region Counties: Broome, Cayuga, Chemung, Cortland, Onondaga, Schuyler, Steuben, Tioga, Tompkins	\$0.00	\$16.22	\$30.82	\$30.82
Utica/Watertown Region Counties: Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, St. Lawrence	\$0.00	\$16.12	\$30.63	\$30.63

*MVP is not licensed to sell in this county.

Rates listed above are for pediatric coverage only. Eligible members must be under the age of 19 to qualify. For subscribers under the age of 19, contact your MVP Health Care® Representative for additional rates. You must purchase an MVP medical plan in order to qualify for this pediatric dental coverage.

Benefit Highlights



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Delta Dental is committed to being your partner in maintaining great oral health. A Delta Dental PPO plan can help you provide the coverage your employees need by offering options that balance maximum dentist choice while stretching your dental benefits budget. Plus, the cost savings provided by our PPO network can help keep your company's dental benefit costs stable. Plan highlights for the 2026 Pediatric Basic Plan for Small Businesses are listed below.

Deductibles & Maximums per calendar year	Pediatric benefits (up to age 19)
Deductible Enrollee	\$65 per pediatric enrollee
Deductible waived Deductible does not apply to these services	n/a
Annual maximum Maximum the plan will pay each year for services per person	None
Out-of-pocket maximum After this amount is reached, the plan pays 100% of the remaining covered services for that year. Applies only to in-network services.	\$450 one pediatric enrollee, \$900 two or more pediatric enrollees

Covered services*	Delta Dental pays	Enrollee pays
Diagnostic and preventive services	100%	0%
Basic services	50%	50%
Major services	50%	50%
Orthodontics (Only medically necessary procedures)	50%	50%
Waiting periods	None	None

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan.
Reimbursement to dentists is based on contracted fees for all dental providers.

Delta Dental PPO™ is offered by MVP Health Care and administered by Delta Dental of New York, Inc. 134692D
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