

# Dental

Taking care of your oral health is not a luxury; it is necessary for optimal long-term health. With a focus on prevention, early diagnosis and treatment, dental coverage can greatly reduce the cost of restorative and emergency procedures. Preventive services at in-network providers are generally covered at no cost to you and include routine exams and cleanings. You pay a small deductible and coinsurance for basic and major services.

You may enroll yourself and your eligible dependents — or you may waive dental coverage. You do not have to be enrolled in medical coverage to elect a dental plan.

Parkway School District offers dental coverage through Delta Dental. For information on finding a dental provider, visit [deltadentalmo.com](https://deltadentalmo.com) and click on Find a Provider.

## Before You Enroll

Consider this:

1. Most in-network preventive cleanings and exams are covered at 100%.
2. You may receive dental care with Delta Dental in- or out-of-network. However, when you go out of network, the provider can charge more, and the plan will only reimburse up to the reasonable and customary rates.

## Grandfathered Dental Care: SunLife – formerly known as Assurant

### Who is Eligible and When:

This dental option is closed to new enrollees. This is a grandfathered plan for already enrolled, existing employees. If you decided to drop the Assurant Dental coverage you will not be able to re-enroll in the future years. The Assurant Dental plan offers a copay type plan for in network services only. Services received from out of network providers will not be covered under this Assurant copay plan. The premium rates are not changing for 2025.