

2026 Quartz dental coverage

No waiting periods!

Quartz offers cost-effective individual or family plans administered by Momentum Insurance Plans, Inc. with access to Momentum's broad network of dental care providers.

Adult benefits	In-network	Out-of-network	Benefit maximum
Cleanings/X-rays (Class A) Includes exams, X-rays, bitewings, cleanings, and fluoride.	100% coverage	No coverage	1 visit per 6 months
Basic restorative (Class B) Includes therapeutic pulpotomy, repair/adjustment of dentures and oral surgery procedures such as wisdom tooth or other tooth extractions. Benefit limits may apply to posterior composite fillings.	20% coinsurance	No coverage	\$1,000 benefit maximum per year
Major restorative (Class C) Includes such services as crowns, root canals, apicoectomy, gingivectomy, dentures, implants, and occlusal guards.	50% coinsurance	No coverage	
Orthodontics	Not covered	Not covered	Not covered

Pediatric (up to age 19) benefits	In-network	Out-of-network	Benefit maximum
Cleanings/X-rays (Class A) Includes exams, X-rays, bitewings, cleanings, fluoride, sealants, and space maintainers.	100% coverage	No coverage	1 visit per 6 months
Basic restorative (Class B) Includes therapeutic pulpotomy, repair/adjustment of dentures and oral surgery procedures such as wisdom tooth or other tooth extractions. Benefit limits may apply to posterior composite fillings; age limits may apply to certain procedures.	30% coinsurance	No coverage	No benefit maximum
Major restorative (Class C) Includes such services as crowns, root canals, apicoectomy, gingivectomy, dentures, implants, and occlusal guards.	50% coinsurance	No coverage	No benefit maximum
Orthodontics Covered only when medically necessary. No waiting limits apply.	50% coinsurance	No coverage	No benefit maximum

[QuartzBenefits.com](https://www.QuartzBenefits.com)

WI and IL HMO plans are offered by Quartz Health Benefit Plans Corporation.
MN HMO plans are offered by Quartz Health Plan MN Corporation.
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