



2019 DENTAL PLAN COMPARISON

BSNENY Value 2	CDPHP DELTA	GUARDIAN
INN & OON*	INN & OON	INN & OON
<i>Small Group</i>	Small Group Only	Small Group & Sole Props

Abbreviations used below: INN=In Network / OON=Out of Network / D&P=diagnostic & preventive / AD = after deductible / PP=per person / YR=Year / Covd=covered Nec=necessity / DP=Domestic Partner / ees=employees / elig=eligible

UCR (usual, customary and reasonable): The amount based on the current fees in a specific area, used to create provider contract reimbursement amounts.

		Annual Deductible	\$50 Single / \$150 Family	\$50/PP/Yr / \$150/Family/Yr	INN: \$50 PP/Yr / OON: \$75 PP/Yr
		Is deductible waived for D&P?	Yes	Yes	Yes
		Annual Maximum Benefit/Person	\$1,250.00/PP	\$2,000/PP	\$1,000/PP
		Does Annual Maximum Benefit include D&P?	No	No	No
		Are Waiting Periods imposed?	No	YES: See (1) below	Late enrollment only - see below
(D&P) Diagnostic & Preventive Care	Cleanings		\$0 co-pay	\$0 co-pay	\$0 co-pay
	Exams		\$0 co-pay	\$0 co-pay	\$0 co-pay
	X-rays		\$0 co-pay	\$0 co-pay	\$0 co-pay
	Flouride Tx		\$0 co-pay Ped dental only	\$0 co-pay	\$0 co-pay
	Space Maintainers		\$0 co-pay Ped dental only	\$0 co-pay	\$0 co-pay
Basic Restorative Services	Fillings		INN & OON: 20% AD*	INN & OON: 20% AD*	INN: 10% AD/ OON: 20% AD
	Endodontic		INN & OON: 20% AD*	INN & OON: 20% AD*	INN: 10% AD/ OON: 20% AD
	Periodontic		INN & OON: 20% AD*	INN & OON: 20% AD*	INN: 10% AD/ OON: 20% AD
	Simple Extractions		INN & OON: 20% AD*	INN & OON: 20% AD*	INN: 10% AD/ OON: 20% AD
	Oral Surgery		INN & OON: 20% AD*	INN & OON: 20% AD*	INN: 10% AD/ OON: 20% AD
	Repair of dentures		INN & OON: 20% AD*	INN & OON: 20% AD*	INN: 10% AD/ OON: 20% AD
	Crown recementation		INN & OON: 20% AD*	INN & OON: 20% AD*	INN: 10% AD/ OON: 20% AD
Major Restorative	Crowns & Bridges		INN & OON: 50% AD	INN & OON: 50% AD	INN: 40% AD / OON: 50% AD
	Post & Core		INN & OON: 50% AD	INN & OON: 50% AD	INN: 40% AD / OON: 50% AD
	Implants		Not covered	INN & OON: 50% AD	INN: 40% AD / OON: 50% AD
	Inlays		INN & OON: 50% AD	INN & OON: 50% AD	INN: 40% AD / OON: 50% AD
	Onlays		INN & OON: 50% AD	INN & OON: 50% AD	INN: 40% AD / OON: 50% AD
	Dentures-full/partial		INN & OON: 50% AD	INN & OON: 50% AD	INN: 40% AD / OON: 50% AD
Orthodontic Benefits	"Braces"		Medical necessity required "Routine" braces not covd	Kids to age 19 only 50% Cov to MAX 1K lifetime	Not Covered
Domestic Partners / Kids			DP Yes / Kids to age 26	DP Yes / Kids to age 26	DP Yes / Kids to age 26
Enrollment Guidelines		APPLIES TO ALL	New Ees / Mbrs first of month after 30 days. All others during plan open enrollment period only		
LATE Enrollment Penalties			N/A	N/A	6mos for Basic / 1YR for Major
Participation Requirements			None	5 or 50% of elig ees must enroll	Work 30hrs/wk 75-100% ees reqd.
Rollover Benefit?			N/A	N/A	Portion of unused Ann.Max. is rolled fwd.
Monthly Premiums	Employee		\$30.32	\$46.44	\$52.10
	**Employee/Spouse		\$56.64	\$94.41	\$99.30
	Employee/Child(ren)		\$64.79	\$91.68	N/A
	Family		\$103.13	\$147.84	\$140.98

(1) Delta imposes a 6month waiting period for major restorative & orthodontic services.

(2) Pre-determination & prior authorization is required for most Major Restorative services & for any work totalling over \$300.00.

* Blue Shield's in network (INN) fee schedule is contractual & providers have agreed not to balance bill. Out of network (OON) services are reimbursed the same rate, but providers may balance bill.

** Guardian's second tier rate is Employee +1. That "+1" can be either a spouse, domestic partner or a child.

Monthly premiums shown include the chamber's \$4/mo consultative fee.

This is an overview of benefits available under these plans - it is NOT a contract.

MVP Adult PPO

For Adults age 19 & over

Small Group & Sole Props

		\$50/pp/year
		Yes
		\$1,000/pp S \$750/pp/yr F
		Yes
		No
		\$0 co-pay
		\$0 co-pay
		\$0 co-pay
		\$0 co-pay
		\$0 co-pay
		INN & OON: 20% AD*
		INN & OON: 20% AD*
		INN & OON: 20% AD*
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		INN & OON: 50% AD
		INN & OON: 50% AD
		INN & OON: 50% AD
		INN & OON: 50% AD
		INN & OON: 50% AD
		Not Covered
		Yes
		N/A
		??
		N/A
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