



A.S.R.S.

Plan Name: PPO plus Premier

Proposed Effective Date: 01/01/2021

Administrative Services Only

Quote is valid for 60 days from effective date.

If you have questions, please contact:

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Dental Benefits Proposal for A.S.R.S.
Proposed Effective Date: 01/01/2021
Plan Name: PPO plus Premier
Alternative High Plan Option: A Best and Final

DELTA DENTAL PPO PLUS PREMIER®

Benefit Coverage	Delta Dental PPO Dentist	Delta Dental Premier Dentist ¹	Out-of-Network Dentist ¹
Individual Deductible/Family Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum Benefit	\$2,500	\$2,500	\$2,500
Lifetime Orthodontia	Not covered	Not covered	Not covered
Preventive Services	80%	80%	80%
Basic Services	80% ²	80% ²	80% ²
Major Services	Year 1: 25% Year 2+: 50%	Year 1: 25% Year 2+: 50%	Year 1: 25% Year 2+: 50%
Orthodontia	Not covered	Not covered	Not covered
Rate of Reimbursement	PPO Fee	Premier R&C	80th Percentile
Is Patient Responsible for Dentist's Total Billed Charges?	No	No	Yes - dentist can collect up to their full billed charges

¹ Members may incur higher out-of-pocket costs when seeing a Premier or out-of-network dentist.

² Deductible applies to these services.

Quote Assumes the Following:

- **Proposed Effective Date:** 01/01/2021
- **Assumed Employee Participation:** 43,069 enrolled
- **Assumed Employer Contribution:** 0%

Benefit Highlights:

- **Oral Surgery:** Minor in Basic / Major in Major
- **Periodontics:** Basic
- **Endodontics:** Basic
- **Sealants Covered under:** Preventive
- **Composite Fillings On All Teeth:** No
- **This alternate plan design is meant to match the 2019 high PPO plan**

ASO

	Mature Claims	Administration Fee
Year 1-3	\$43.88	\$2.49
Year 4	\$46.07	\$2.49
Year 5	\$49.06	\$2.49

Administration Fee is guaranteed for 5 years

Here is how this plan will reimburse providers:

1. **PPO Dentist:**
These in-network dentists agreed to accept lower reimbursement for services so members save the most money.
2. **Premier Dentist:**
These in-network dentists also accept discounted reimbursement for services, but their discount is not as steep.
3. **Out-of-Network Dentist:**
These dentists have not agreed to discount their rates for service, so members who see an out-of-network dentist will have the highest out-of-pocket costs.



Dental Benefits Proposal for A.S.R.S.
Proposed Effective Date: 01/01/2021
Plan Name: PPO plus Premier
Alternative High Plan Option: B Best and Final

DELTA DENTAL PPO PLUS PREMIER®

Benefit Coverage	Delta Dental PPO Dentist	Delta Dental Premier Dentist ¹	Out-of-Network Dentist ¹
Individual Deductible/Family Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum Benefit	\$2,500	\$2,500	\$2,500
Lifetime Orthodontia	Not covered	Not covered	Not covered
Preventive Services	80%	80%	80%
Basic Services	80% ²	80% ²	80% ²
Major Services	Year 1: 25% Year 2+: 50%	Year 1: 25% Year 2+: 50%	Year 1: 25% Year 2+: 50%
Orthodontia	Not covered	Not covered	Not covered
Rate of Reimbursement	PPO Fee	Premier R&C	80th Percentile
Is Patient Responsible for Dentist's Total Billed Charges?	No	No	Yes - dentist can collect up to their full billed charges

¹ Members may incur higher out-of-pocket costs when seeing a Premier or out-of-network dentist.

² Deductible applies to these services.

Quote Assumes the Following:

- **Proposed Effective Date:** 01/01/2021
- **Assumed Employee Participation:** 43,069 enrolled
- **Assumed Employer Contribution:** 0%

Benefit Highlights:

- **Oral Surgery:** Minor in Basic / Major in Major
- **Periodontics:** Basic
- **Endodontics:** Basic
- **Sealants Covered under:** Preventive
- **Composite Fillings On All Teeth:** Yes
- **Preventive services do not apply to calendar year maximum**
- **This alternate plan design is meant to match the 2020 high PPO plan**

ASO

	Mature Claims	Administration Fee
Year 1-3	\$46.07	\$2.49
Year 4	\$48.37	\$2.49
Year 5	\$51.52	\$2.49

Administration Fee is guaranteed for 5 years

Here is how this plan will reimburse providers:

1. **PPO Dentist:**
These in-network dentists agreed to accept lower reimbursement for services so members save the most money.
2. **Premier Dentist:**
These in-network dentists also accept discounted reimbursement for services, but their discount is not as steep.
3. **Out-of-Network Dentist:**
These dentists have not agreed to discount their rates for service, so members who see an out-of-network dentist will have the highest out-of-pocket costs.



Dental Benefits Proposal for A.S.R.S.
Proposed Effective Date: 01/01/2021
Plan Name: PPO plus Premier
Requested High Plan Option: C Best and Final

DELTA DENTAL PPO PLUS PREMIER®

Benefit Coverage	Delta Dental PPO Dentist	Delta Dental Premier Dentist ¹	Out-of-Network Dentist ¹
Individual Deductible/Family Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum Benefit	\$2,500	\$2,500	\$2,500
Lifetime Orthodontia	Not covered	Not covered	Not covered
Preventive Services	100%	100%	100%
Basic Services	80% ²	80% ²	80% ²
Major Services	Year 1: 25% Year 2+: 50%	Year 1: 25% Year 2+: 50%	Year 1: 25% Year 2+: 50%
Orthodontia	Not covered	Not covered	Not covered
Rate of Reimbursement	PPO Fee	Premier R&C	80th Percentile
Is Patient Responsible for Dentist's Total Billed Charges?	No	No	Yes - dentist can collect up to their full billed charges

¹ Members may incur higher out-of-pocket costs when seeing a Premier or out-of-network dentist.

² Deductible applies to these services.

Quote Assumes the Following:

- **Proposed Effective Date:** 01/01/2021
- **Assumed Employee Participation:** 43,069 enrolled
- **Assumed Employer Contribution:** 0%

Benefit Highlights:

- **Oral Surgery:** Minor in Basic / Major in Major
- **Periodontics:** Basic
- **Soft/connective tissue grafts:** Major
- **Endodontics:** Major
- **Pulp caps/pulpotomy:** Basic
- **Sealants Covered under:** Preventive
- **Composite Fillings On All Teeth:** Yes
- **Preventive services do not apply to calendar year maximum**
- **This plan design matches the requested high PPO plan in RFP**

ASO

	Mature Claims	Administration Fee
Year 1-3	\$51.02	\$2.49
Year 4	\$53.57	\$2.49
Year 5	\$57.06	\$2.49

Administration Fee is guaranteed for 5 years

Here is how this plan will reimburse providers:

1. **PPO Dentist:**
These in-network dentists agreed to accept lower reimbursement for services so members save the most money.
2. **Premier Dentist:**
These in-network dentists also accept discounted reimbursement for services, but their discount is not as steep.
3. **Out-of-Network Dentist:**
These dentists have not agreed to discount their rates for service, so members who see an out-of-network dentist will have the highest out-of-pocket costs.