



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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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 | \$1,000 | \$1,000 | \$1,000 |
| Lifetime Orthodontia | Not covered | Not covered | Not covered |
| Preventive Services | 100% | 100% | 100% |
| Basic Services | 80% ² | 80% ² | 80% ² |
| Major Services | Not covered | Not covered | Not covered |
| 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:** 4,664 enrolled
- **Assumed Employer Contribution:** 0%

Benefit Highlights:

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

| ASO | | |
|----------|---------------|--------------------|
| | Mature Claims | Administration Fee |
| Year 1-3 | \$21.20 | \$2.49 |
| Year 4 | \$22.26 | \$2.49 |
| Year 5 | \$23.70 | \$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 Low 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 | \$1,000 | \$1,000 | \$1,000 |
| Lifetime Orthodontia | Not covered | Not covered | Not covered |
| Preventive Services | 100% | 100% | 100% |
| Basic Services | 80% ² | 80% ² | 80% ² |
| Major Services | Not covered | Not covered | Not covered |
| 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.

Benefit Highlights:

Quote Assumes the Following:

- **Proposed Effective Date:** 01/01/2021
- **Assumed Employee Participation:** 4,664 enrolled
- **Assumed Employer Contribution:** 0%

- **Minor Oral Surgery:** Basic
- **Minor Periodontics:** 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 low PPO plan**

Here is how this plan will reimburse providers:

| ASO | | |
|----------|---------------|--------------------|
| | Mature Claims | Administration Fee |
| Year 1-3 | \$22.51 | \$2.49 |
| Year 4 | \$23.64 | \$2.49 |
| Year 5 | \$25.18 | \$2.49 |

Administration Fee is guaranteed for 5 years

- 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 Low 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 | \$1,000 | \$1,000 | \$1,000 |
| Lifetime Orthodontia | Not covered | Not covered | Not covered |
| Preventive Services | 100% | 100% | 100% |
| Basic Services | 80% ² | 80% ² | 80% ² |
| Major Services | Not covered | Not covered | Not covered |
| 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.

Benefit Highlights:

Quote Assumes the Following:

- Proposed Effective Date: 01/01/2021
- Assumed Employee Participation: 4,664 enrolled
- Assumed Employer Contribution: 0%

- Minor Oral Surgery: Basic
- Minor Periodontics: Basic
- Sealants Covered under: Preventive
- Composite Fillings On All Teeth: Yes
- Preventive Services do not apply to calendar year maximum
- Space Maintainers covered to age 18
- This plan design is meant to match the requested 2021 low PPO plan

| ASO | | |
|----------|---------------|--------------------|
| | Mature Claims | Administration Fee |
| Year 1-3 | \$22.62 | \$2.49 |
| Year 4 | \$23.76 | \$2.49 |
| Year 5 | \$25.30 | \$2.49 |

Administration Fee is guaranteed for 5 years

Here is how this plan will reimburse providers:

- PPO Dentist:**
These in-network dentists agreed to accept lower reimbursement for services so members save the most money.
- Premier Dentist:**
These in-network dentists also accept discounted reimbursement for services, but their discount is not as steep.
- 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.