



## A.S.R.S.

**Plan Name:** PPO plus Premier

**Proposed Effective Date:** 01/01/2021

*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 Low Plan Option: A Best and Final**

**DELTA DENTAL PPO PLUS PREMIER®**

Benefit Coverage	Delta Dental PPO Dentist	Delta Dental Premier Dentist <sup>1</sup>	Out-of-Network Dentist <sup>1</sup>
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% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>
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

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

<sup>2</sup> 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**

**Here is how this plan will reimburse providers:**

RATES	
Tier 3 Rates	Premium/Month
Employee	\$15.56
Employee + 1	\$32.89
Employee + 2 or more	\$60.22

Rates are guaranteed for 3 years.

Year 4 rate cap: 5%

Year 5 rate cap: 6.5%

If DDAZ is the sole PPO and DHMO carrier, year 4 will have a renewal rate cap of 3% and year 5 will have a renewal rate cap of 4.5%.

- 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.



**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 <sup>1</sup>	Out-of-Network Dentist <sup>1</sup>
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% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>
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

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

<sup>2</sup> 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**

**RATES**

Tier 3 Rates	Premium/Month
Employee	\$16.52
Employee + 1	\$34.93
Employee + 2 or more	\$63.95

Rates are guaranteed for 3 years.

Year 4 rate cap: 5%

Year 5 rate cap: 6.5%

If DDAZ is the sole PPO and DHMO carrier, year 4 will have a renewal rate cap of 3% and year 5 will have a renewal rate cap of 4.5%.

**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.



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 <sup>1</sup>	Out-of-Network Dentist <sup>1</sup>
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% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>
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

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

<sup>2</sup> 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

#### RATES

Tier 3 Rates	Premium/Month
Employee	\$16.60
Employee + 1	\$35.09
Employee + 2 or more	\$64.24

Rates are guaranteed for 3 years.

Year 4 rate cap: 5%

Year 5 rate cap: 6.5%

If DDAZ is the sole PPO and DHMO carrier, year 4 will have a renewal rate cap of 3% and year 5 will have a renewal rate cap of 4.5%.

#### 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.
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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.