

# DENTAL INSURANCE

## REVIEW YOUR DENTAL PLAN

### DELTA DENTAL

Voluntary dental plans are available to all benefit eligible employees and their eligible dependents. Dependent children are eligible until the end of the month in which a dependent child reaches age 26 (unless that dependent child is disabled.)

Pasco Schools offer three dental plans for you to choose from:

- DHMO (Delta Care USA)
- PPO Low Plan
- PPO High Plan

You will have access to a large network of Delta Dental general dentists and specialty dentists. With enrollment in the PPO High or Low plans, you have the freedom to choose to see an in-network or out-of-network provider.

Delta Dental offers both the Delta Dental PPO and Delta Dental Premier Networks. By selecting the Delta Dental PPO network, you will usually achieve greater savings, due to lower negotiated fees. Additionally in this plan you do have the option of using a dentist not participating with Delta Dental; however, you will need to file paper claims and it usually results in higher out-of-pocket cost to the member.

### PPO HIGH PLAN OPTIONS AND COSTS

Delta Dental	Employee Cost 24 Ded	Employee Cost 22 Ded
Employee	\$22.04	\$24.04
Employee + 1 Dependent	\$54.96	\$59.96
EE + 2 or more Dependents	\$75.23	\$82.07

	In-Network	Out-of-Network
<b>Deductible</b>		
Individual / Family	\$75 / \$225	
<b>Annual Maximum</b>	\$1,500	

#### In-Network Providers:

Provider is reimbursed based on contracted fees and cannot balance bill you.

#### Out-of-Network Providers:

Provider is reimbursed based on Reasonable and Customary charges and balance billing is possible.

Carrier Pays			
<b>Diagnostic / Preventive Services</b>	100%	100%	<ul style="list-style-type: none"> <li>• Oral Evaluations</li> <li>• Cleanings</li> <li>• X-Rays</li> <li>• Fluoride Treatments (for dependents &lt;19)</li> <li>• Sealants (for dependents &lt;14)</li> <li>• Space Maintainers</li> <li>• Emergency Treatment (for temporary pain relief)</li> </ul>
<b>Basic Services</b>	80%	80%	<ul style="list-style-type: none"> <li>• Fillings</li> <li>• Endodontics</li> <li>• Periodontics</li> <li>• Simple &amp; Surgical Extractions</li> <li>• General Anesthesia</li> </ul>
<b>Major Services</b>	50%	50%	<ul style="list-style-type: none"> <li>• Single Crowns</li> <li>• Inlays/Onlays</li> <li>• Bridges &amp; Dentures</li> <li>• Prosthodontics</li> <li>• Implants</li> </ul>
<b>Orthodontia Services</b>	50% up to the \$1,000 lifetime maximum		<ul style="list-style-type: none"> <li>• Diagnostics &amp; Treatment (for Child &amp; Adult)</li> </ul>

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## PPO LOW PLAN OPTIONS AND COSTS

Delta Dental	Employee Cost 24 Ded	Employee Cost 22 Ded
Employee	\$14.72	\$16.06
Employee + 1 Dependent	\$35.73	\$38.98
EE + 2 or more Dependents	\$49.88	\$54.41

	In-Network	Out-of-Network
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**Deductible**  
Individual / Family

\$75 / \$225

Applies to Basic & Major Services

**Annual Maximum**

\$1,000

Applies to Preventative, Basic & Major Services

### Carrier Pays

**Diagnostic /  
Preventive Services**

100%

60%

- Oral Evaluations
- Cleanings
- X-Rays
- Fluoride Treatments (for dependents <19)
- Sealants (for dependents <14)
- Space Maintainers
- Emergency Treatment (for temporary pain relief)

**Basic Services**

80%

50%

- Fillings
- Endodontics
- Periodontics
- Simple & Surgical Extractions
- General Anesthesia

**Major Services**

50%

40%

- Single Crowns
- Inlays/Onlays
- Bridges & Dentures
- Prosthodontics

**Orthodontia Services**

Not Covered



[What is Dental Insurance?](#)

**FIND A  
DENTAL  
PROVIDER**

To find a Delta Dental Provider in your area, visit the website at [deltadentalins.com](http://deltadentalins.com).

### SAMPLE INSTRUCTIONS

- Under “Find a Dentist” click “Search the Directory” then click the blue “Continue” button
- Select your state, then a drop down will appear underneath—click “The Delta Dental Network”
- Type in your ZIP code then click the blue “Continue” button
- Select a provider from the list

# DENTAL INSURANCE

If you choose to participate in the DHMO Plan you will have to select a participating dentist from the DeltaCare USA network. In order to be covered for services under the DHMO plan, you must have services provided at your selected DHMO dental office. Children age 13 and older will be required to see a general dentist. A pediatric dentist is not covered for age 13 and older. You can access the network directories of participating dentists by visiting [deltadentalins.com](http://deltadentalins.com).

## DELTACARE USA DHMO PLAN OPTIONS AND COSTS

Delta Dental	Employee Cost 24 Ded	Employee Cost 22 Ded
Employee	\$ 9.75	\$10.64
Employee + 1 Dependent	\$17.06	\$18.61
EE + 2 or more Dependents	\$26.82	\$29.26

  

In-Network Only	
<b>Deductible</b> Individual / Family	Office visit \$0 Co-pay
<b>Annual Maximum</b>	No Plan Year Max for covered members

  

Carrier Pays		
<b>Diagnostic / Preventive Services</b>	\$0-\$70 Co-pay	<ul style="list-style-type: none"> <li>• Oral Evaluations</li> <li>• Cleanings</li> <li>• X-Rays</li> <li>• Fluoride Treatments (for dependents &lt;19)</li> <li>• Sealants (for dependents &lt;14)</li> <li>• Space Maintainers</li> <li>• Emergency Treatment (for temporary pain relief)</li> </ul>
<b>Basic Services</b>	DeltaCare Schedule A	<ul style="list-style-type: none"> <li>• Fillings</li> <li>• Endodontics</li> <li>• Periodontics</li> <li>• Simple &amp; Surgical Extractions</li> <li>• General Anesthesia</li> </ul>
<b>Major Services</b>	DeltaCare Schedule A	<ul style="list-style-type: none"> <li>• Single Crowns</li> <li>• Inlays/Onlays</li> <li>• Bridges &amp; Dentures</li> <li>• Prosthodontics</li> </ul>
<b>Orthodontia Services</b>	\$1,900 Child / \$2,100 Adult	<ul style="list-style-type: none"> <li>• Diagnostics &amp; Treatment (for Child &amp; Adult)</li> </ul>



Pasco County Schools

## Scan the QR code for information on:

- Your Delta Dental benefits
- Member resources
- Value-added features

Email the link to yourself via the Share button for later reference.



Scan me

