

# Dental Program Overview | Dual Plans

	Low Plan (Current Plan)	High Plan (Ortho & Enhanced Benefits)
Calendar Year Maximum	\$1,500	\$1,500
Calendar Year Deductible *Does not apply to Type I or Type IV Services	\$25/\$75	\$25/\$75
Preventive and Diagnostic Care (Type I)	In and Out of Network Providers 100%	In and Out of Network Providers 100%
Basic Services (Type II)	80%	80%
Major Services (Type III)	50%	50%
Orthodontia (up to age 19) (Type IV)	Not covered	50% \$1,500 Lifetime Max per Member

New for 2024

Dependents covered to age 26



# Enhanced Benefits- Market Alignment

New for July 2024 on the High Plan

Benefit:	Benefit Type	Current Benefit	Proposed Benefit	Clinical Rationale
White (composite) fillings on back teeth (2-4 surfaces)	II	Covered as an alternate benefit	Cover multi-surface white (composite) fillings on back teeth once every 24 months; limited to one filling for each tooth surface for each 24 month period	White (composite) fillings offer a more aesthetically pleasing option compared to amalgam (silver), as they match the tooth color. Advancements in the material have also improved their ability to bond directly to the tooth structure, requiring less removal of health tooth structure.
Occlusal guards for bruxism (Appliances, adjustments, and repairs)	II	Not Covered	Cover occlusal guards, one appliance per 60 months Cover occlusal guard repairs once every 12 months Cover occlusal guard adjustments once every 12 months	Bruxism is a stress related syndrome that causes significant damage to the structure and health of teeth. With chronic stress linked to many leading causes of death, such as heart disease, cancer, lung ailments, accidents, and cirrhosis of the liver, it's important to offer the necessary protection to members who may suffer from some form of bruxism. Occlusal guards, commonly known as night guards, help protect against bruxism (teeth grinding) by offering a protective barrier between the upper and lower teeth. Occlusal guard adjustments help address changes in the patient's bite or comfort, supporting long-term success in managing bruxism and associated symptoms. Offering coverage for repairs also helps to ensure their continued effectiveness.
Implants	III	Endosteal Implant covered in lieu of a 3-unit bridge	Cover single-tooth surgical implants once every 60 months per implant	Dental Implants are becoming more prevalent in modern dentistry for replacing missing teeth. Over the course of several decades, dental implants have proven to be the longest-lasting, most natural-looking and best-functioning substitute for natural teeth. This form of tooth replacement has a long-term success rate

# Enhanced Benefits- Preventive Bundle

New for July 2024 on the High Plan

Benefit	Benefit Type	Current Benefit	Proposed Benefit	Clinical Rationale
Screening (in conjunction with teledentistry)	I	Not covered	Covered twice every 12 months in conjunction with synchronous teledentistry (D9995)	Benefit for members who utilize providers offering teledentistry services (if available). Teledentistry provides access to remote dental care, allowing timely consultations, monitoring, and education. It enhances accessibility, especially for rural and underserved areas, improves preventive care, and facilitates early intervention, contributing to improved oral health.
Consultations	I	Not covered	Covered once every 12 months	Consultations can offer valuable insights to support comprehensive treatment planning. They help confirm diagnoses, explore alternative approaches, and empower patients to make informed choices.
Topical application of fluoride	I	Covered up to age 19	Covered twice every 12 months for members under age 19. Coverage extended for members age 19 and over if they've had a recent cavity or are at risk for decay	Fluoride helps mitigate tooth decay (cavities) at the crown/filling margin (the area between the tooth and end of the restoration). Extending fluoride coverage for adults identified as high-risk helps prevent tooth decay (cavities) and promotes good oral health.
Sealants	I	Covered once every 48 months on the occlusal surface of permanent molars for patients to age 19	Unrestored permanent bicuspid and permanent molars, once per 48 months per tooth for members to age 19.	We are finding that more children are having a delayed eruption of permanent molar teeth, and they are not developing them until later in life (past the anticipated age of 14).
Sealant repair on permanent molars	I	Not covered	Covered once per tooth per 12 months after 24 months of initial sealant placement	Sealants maintain the protective barrier on teeth, helping to prevent tooth decay. Over time, sealants may wear or chip, comprising their efficacy. It's beneficial to offer repair coverage to ensure continued protection against tooth decay (cavities).
Application of hydroxyapatite regeneration medicament	I	Not Covered	Covered once per tooth every 12 months	Hydroxyapatite regeneration medicament products contain hydroxyapatite, a naturally occurring mineral in teeth and bones. These minimally-invasive, drill-free medicaments are designed to remineralize and regenerate tooth enamel, reversing damage caused by tooth decay.