

Stand Alone Dental Plans Exchange Certified Offered Off-Exchange/Marketplace

Individual Dental-Off Exchange	Renaissance/Delta		Renaissance		Anthem	
	High	Low	High	Low	High	Low
Plan Type*						
Diagnostic & Preventive (D&P)	100%	90%	100%	90%	100%	90%
Basic Services	80%	50%	80%	50%	80%	60%
Major Services	50%	50%	50%	50%	50%	50%
Medically Necessary Orthodontics	50%	50%	50%	50%	50%	50%
Deductible	\$0	\$0	\$0	\$0	\$0	\$0
Deductible applies to D&P	no	no	no	no	no	no
Rates*	\$36.06*	\$25.59*	\$39.12*	\$33.91*	\$30.09	\$27.17

Small Group Dental- Off Exchange	Lincoln National Life		Guardian Life		Renaissance		Ameritas Life Insurance				Standard Insurance Company				Anthem			
	High	Low	Low	High	Low	High	Low	High	Low	High	Low	High-PPO	Low-PPO	High	Low	High	Low	
Plan Type*																		
Diagnostic & Preventive (D&P)	100%	100%	100%	100%	90%	100%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	90%
Basic Services	80%	60%	80%	80%	70%	80%	50%	70%	55%	70%	55%	70%	55%	70%	55%	80%	60%	
Major Services	50%	50%	50%	50%	40%	50%	50%	50%	35%	50%	35%	50%	35%	50%	35%	50%	50%	
Medically Necessary Orthodontics	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
Deductible	\$25	\$200	\$50	\$0	\$100	\$0	\$0	\$0	\$50	\$0	\$50	\$0	\$50	\$0	\$50	\$0	\$0	
Deductible applies to D&P	no	no	yes	no	no	no	no	no	yes	no	yes	no	yes	no	yes	no	no	
Rates*	\$35.40*	\$28.77*	\$27.73*	\$28.75	\$21.07	\$35.26*	\$28.85*	\$43.84*	\$29.44*	\$50.20*	\$33.64*	\$44.60*	\$29.96*	\$51.04*	\$34.20*	\$30.09	\$27.17	

"High" plans have an Actuarial Value of 85% and "Low" plans have Actuarial Value of 70%.

All Pediatric plans have an Out of Pocket Maximum of \$700 a year for one child and it is capped at \$1400 for two or more children.

The rates with asterisks are estimated and the rates without the asterisks are guaranteed (pediatric plans only).

Coinurance percentages are the amounts the plan pays.

Some plans have copays on specific services.

Maine Bureau of Insurance

9/6/2013