

Stand Alone Dental Plans Offered on the Exchange/Marketplace

Individual Dental	Anthem		Anthem-Family		Delta Dental		Delta Dental-Family	
	High	Low	High	Low	High	Low	High	Low
Plan Type*								
Diagnostic & Preventive (D&P)	100%	90%	100%	90%	100%	100%	100%	100%
Basic Services	80%	60%	80%	60%	80%	60%	80%	60%
Major Services	50%	50%	50%	50%	50%	50%	50%	50%
Medically Necessary Orthodontics	50%	50%	50%	50%	50%	50%	50%	50%
Deductible	\$0	\$0	\$0	\$0	\$50	\$150	\$50	\$150
Deductible applies to D&P	no	no	no	no	no	no	no	no
Rates	\$30.09	\$27.17	\$29.34	\$26.49	\$39.36	\$31.17	\$39.36	\$31.17

Small Group Dental- On Exchange	Anthem		Anthem-Family		Delta Dental		Delta Dental-Family	
	High	Low	High	Low	High	Low	High	Low
Plan Type*								
Diagnostic & Preventive (D&P)	100%	90%	100%	90%	100%	100%	100%	100%
Basic Services	80%	60%	80%	60%	80%	60%	80%	60%
Major Services	50%	50%	50%	50%	50%	50%	50%	50%
Medically Necessary Orthodontics	50%	50%	50%	50%	50%	50%	50%	50%
Deductible	\$0	\$0	\$0	\$0	\$50	\$150	\$50	\$150
Deductible applies to D&P	no	no	no	no	no	no	no	no
Rates	\$30.09	\$27.17	\$29.34	\$26.49	\$39.36	\$31.17	\$39.36	\$31.17

"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.

Coinsurance percentages are the amounts the plan pays.

Some plans have copays on specific services.

Maine Bureau of Insurance

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