

2015 Individual Stand Alone Dental Plans

Individual Dental- On Exchange	Anthem		Anthem-Family		Delta Dental		Delta Dental-Family		Dentegra	Dentegra-Family
	Low	High	Low	High	Low	High	Low	Low	Low	
Plan Type*	Low	High	Low	High	Low	High	Low	Low	Low	
Diagnostic & Preventive (D&P)	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Basic Services	60%	80%	60%	80%	60%	80%	60%	50%	50%	
Major Services	50%	50%	50%	50%	50%	50%	50%	50%	50%	
Medically Necessary Orthodontics	50%	50%	50%	50%	50%	50%	50%	50%	50%	
Deductible	\$50	\$25	\$50	\$50	\$150	\$50	\$150	\$85	\$85	
Deductible applies to D&P	Yes	Yes	Yes	No	No	No	No	Yes	Yes	
Estimated Rates	\$25.11	\$32.66	\$24.53	\$48.19	\$34.83	\$48.19	\$34.83	\$36.04	\$36.04	

Individual Dental-Off Exchange	Renaissance		Renaissance*		Anthem	Anthem-Family		Delta Dental		Delta Dental-Family		Dentegra	Dentegra-Family
	High	Low	High	Low	Low	High	Low	High	Low	High	Low	Low	Low
Plan Type*	High	Low	High	Low	Low	High	Low	High	Low	High	Low	Low	Low
Diagnostic & Preventive (D&P)	100%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Basic Services	75%	60%	80%	50%	60%	80%	60%	80%	60%	80%	60%	50%	50%
Major Services	50%	60%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Medically Necessary Orthodontics	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Deductible	\$50	\$50	\$50	\$50	\$50	\$25	\$50	\$50	\$150	\$50	\$150	\$85	\$85
Deductible applies to D&P	No	No/except X-rays	No	No/except X-rays	Yes	Yes	Yes	No	No	No	No	Yes	Yes
Estimated Rates	\$38.78	\$30.45	\$38.47	\$30.22	\$25.11	\$32.66	\$24.53	\$40.79	\$35.10	\$40.79	\$35.10	\$36.04	\$36.04

Renaissance plans have different networks please contact Renaissance

"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 \$350 a year for one child and it is capped at \$700 for two or more children.

Coinsurance percentages are the amounts the plan pays.

Some plans have copays on specific services.

Rates are Estimated.