

# Dental Benefits

MHPSA dental benefits provide two options — the Dental PPO (DPPO) and the Dental DHMO — for you and your family. These plans are designed to cover a portion of your dental expenses after you meet an annual deductible, if applicable. Both provide coverage for four classes of services: Preventive (Class I), such as X-rays or cleanings; Basic Restorative (Class II), such as fillings; Major Restorative (Class III), such as crowns or casts; and Orthodontia (Class IV), such as braces. Dental elections will become effective on the first of the month after your date of hire.

## 2018 Dental Benefits at a Glance

Review the chart below to learn more about the differences between the DPPO and DHMO plans.

	DPPO		DHMO
	In-Network	Out-of-Network	In-Network Benefits Only
<b>Annual Deductible (Deductible Applies to Basic and Major Services Only)</b>			
<b>Individual</b>	\$50	\$50	\$50
<b>Family</b>	\$100	\$100	\$100
<b>Type A – Preventive</b>	100%	100%*	100%
<b>Type B – Basic</b>	80%	80%*	65%
<b>Type C – Major</b>	50%	50%*	50%
<b>Calendar Year Maximum (In- and Out-of-Network Benefit Combined)</b>	\$2,000	\$2,000	\$1,500
<b>Orthodontia</b>	50%	50%*	50%
<b>Lifetime Orthodontic Maximum</b>	\$1,500 (In- and Out-of-Network Benefit Combined)		\$1,500

\*Out-of-network costs are based on reasonable and customary rates. Employees may be responsible to cover costs that exceed what is considered reasonable and customary as determined by UMR.

## 2018 Dental Rates

Coverage Levels	DPPO	DHMO
	Employee Biweekly Contribution	Employee Biweekly Contribution
<b>Employee</b>	\$5.74	\$1.26
<b>Employee &amp; Spouse</b>	\$14.27	\$3.14
<b>Employee &amp; Child(ren)</b>	\$11.43	\$2.51
<b>Employee &amp; Family</b>	\$17.12	\$3.77