

**NORTH ORANGE COUNTY COMMUNITY COLLEGE DISTRICT
DENTAL INSURANCE SUMMARY**

**2018 Dental Premiums
(Monthly Rates)**

The District has two dental plans available to employees through the optional fringe benefit program. The information on this sheet is just a summary of the plan benefits. For more detailed information or available dentists please go to www.deltadentalins.com.

DELTA DENTAL - PPO PLAN

Participants may use any licensed dentist; however, lowest rates will be received by using in-network dentists. Managed Fee-For-Service program. Delta pre-negotiates the dentists' fees.

Annual deductible per person	None
Maximum deductible per family	None
Annual maximum per person	\$1,500.00 per calendar year (\$1,700.00 when using in-network dentists)
Diagnostic and Preventive Care	100%
Basic/Routine Care	90%
Major	60%
Implants	\$1,500.00 maximum per person per calendar year (in addition to annual maximum)
Orthodontics	50% up to \$1000 lifetime maximum

DELTACARE - DHMO PLAN

Participants must select a dentist from the DHMO listing and only go to that dentist. (Individual family members may choose separate dentist/dental office.) The DHMO plan provides preventive care at no charge and most other services are provided at a substantial reduced fee. Preventive care would be office visits, exams, x-rays, cleanings and fillings. Other services would include crowns, root canals, oral surgery, etc.

<u>DENTAL PLAN PREMIUMS</u>	<u>EMP ONLY</u>	<u>EMP +1 DEP</u>	<u>EMP +2 OR MORE</u>
DELTA DENTAL PPO (FEE FOR SERVICE PLAN)	\$73.89	\$148.36	\$203.24
DELTACARE USA DHMO	\$40.24	\$73.24	\$104.64