



## Mt. San Jacinto Community College

## Anthem Dental PPO, Delta Dental PPO & MetLife Safeguard DHMO Plan Comparison - Classified, Management & Board Members

| Carrier Name:                      | Anthem Blu   | Anthem Blue Cross  |   | Delta Dental Insurance Company  |   |
|------------------------------------|--|--|---|---|---|
| Plan Name:                         | PPC  |  |   | 20  | Managed Dental  |
| Eligible Class                     |  | Classified Employees   |   | Classified Employees  |   |
|                                    | In-Network   | Out-of-Network   | In-Network  | Out-of-Network  | Schedule of Benefits  |
| General Plan Information           |  |  |   |   |   |
| Annual Deductible/Individual       | \$0  | \$0  | \$0   | \$0   | \$0   |
| Annual Deductible/Family           | \$0  | \$0  | \$0   | \$0   | \$0   |
| Waived for Preventive              | Yes  | Yes  | N/A   | N/A   | Not Applicable  |
| Annual Plan Maximum                | \$2,500 In/Out of Network<br>Combined                                    | \$2,500 In/Out of Network<br>Combined                                      | \$2,500 cal. yr. In/Out of<br>Network Combined · separate<br>\$500 lifetime maximum<br>benefit for occlusal guard | \$2,500 cal. yr. In/Out of<br>Network Combined - separate<br>\$500 lifetime maximum for<br>occlusal guard | Unlimited   |
| Lifetime Orthodontia Plan Maximum  | \$2,000 In/Out of Network<br>Combined                                    | \$2,000 In/Out of Network<br>Combined                                      | 50% to \$500 lifetime in/out-of-<br>network combined  | 50% to \$500 lifetime in/out-<br>of-network combined  | \$1,950 Copay to age 19; \$2,250<br>Copay from Age 20 & up                            |
| Reasonable & Customary Percentile  | 100-90-60% of Negotiated Fee   | 100-80-50% of Reasonable &<br>Customary                                    | 100%  | 80% Prosthodontics Covered at 50%   |   |
| Waiting Period                     | N/a  | N/A  | 0 months  | 0 months  |   |
| Covered Services                   |  |  |   |   |   |
| Diagnostic and Preventive Services |  |  |   |   |   |
| Diagnostic and Preventive          | 100% of Negotiated Fee   | 100% of Reasonable &<br>Customary  | 100%  | 80%   |   |
| Oral Exams                         | 100% of Negotiated Fee<br>2/calendar year separated by 6<br>month period | 100% of Reasonable & Customary 2/calendar year separated by 6 month period | 100%  | 80%   | No Charge   |
| Bitewing X-Rays                    | 100% of Negotiated Fee once/cal<br>yr adult;once/6 mo. child             | 100% of Reasonable &<br>Customary once/cal yr<br>adult;once/6 mo. child    | 100%  | 80%   | No Charge Full Set, Every 3<br>Years, 100% Single x-ray; \$5<br>Copay Each Additional |
| Full Mouth X-Rays                  | 100% of Negotiated Fee   | 100% of Reasonable &<br>Customary  | 100%  | 80%   |   |
| Cleaning and Scaling               |  |  | 100% (teeth whitening included, one treatment per 24 months)  | 80% (teeth whitening included, one treatment per 24 months)   |   |
| Prophylaxis Treatments             | 100% of Negotiated Fee<br>4/calendar year                                | 100% of Reasonable &<br>Customary 4/calendar year                          | 100%  | 80%   | No Charge One Allowed Every Six<br>Months   |
| Fluoride Treatments                | 100% of Negotiated Fee   | 100% of Reasonable &<br>Customary  | 100%  | 80%   | No Charge   |
| Space Maintainers                  | 100% of Negotiated Fee   | 100% of Reasonable &<br>Customary  | 100%  | 80%   | \$20 Copay  |
| Sealants                           | 100% of Negotiated Fee<br>Dependent Children Under 14                    | 100% of Reasonable &<br>Customary Dependent<br>Children Under 14           | 100% Dependent Children<br>Under 14   | 80% Dependent Children<br>Under 14  | \$5 Copay   |





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| Carrier Name:   | Anthem Blue Cross PPO Classified Employees  |  | Delta Dental Insurance Company PPO Classified Employees |   | MetLife Inc<br>Managed Dental<br>Classified Employees |
|---|---|--|---|---|---|
| Plan Name:  |   |  |   |   |   |
| Eligible Class  |   |  |   |   |   |
|   | In-Network  | Out-of-Network   | In-Network  | Out-of-Network  | Schedule of Benefits                                  |
| Basic Services  |   |  |   |   |   |
| Basic   | 90% of Negotiated Fee   | 80% of Reasonable &<br>Customary   | 100%  | 80%   |   |
| Oral Surgery: Extractions and Other Surgical Procedures                       | 90% of Negotiated Fee   | 80% of Reasonable &<br>Customary   | 100%  | 80%   | \$0 to \$175  |
| Restorative: Amalgam, Synthetic Porcelain and Plastic Restorations (Fillings) | 90% of Negotiated Fee   | 80% of Reasonable &<br>Customary   | 100%  | 80%   | \$0 to \$85   |
| Endodontic Treatment  | 90% of Negotiated Fee once per tooth/24 months  | 80% of Reasonable &<br>Customary once per tooth/24<br>months   | 100%  | 80%   | \$0 to \$160  |
| Periodontic Treatment   | 90% of Negotiated Fee once per quadrant/36 months   | 80% of Reasonable &<br>Customary once per<br>quadrant/36 months  | 100%  | 80%   | \$0 to \$300  |
| Re-linings and Re-basings of Existing Removable Dentures                      | 90% of Negotiated Fees once/36 months   | 80% of Reasonable & Customary once/36 months   | 50%   | 50%   | \$10·\$35 Copay                                       |
| Repair or Re-cementing of Crowns, Inlays, Onlays, Dentures or Bridgework      | 90% of Negotiated Fees  | 80% of Reasonable &<br>Customary   | 100% Bridges/Dentures 50%                               | 50%   | \$0 to \$75   |
| Tajor Services  |   |  |   |   |   |
| Major   | 60% of Negotiated Fee; occlusal<br>guard included, one per 24<br>months in and out of network<br>combined | 50% of Reasonable &<br>Customary; occlusal guard<br>included, one per 24 months<br>in and out of network<br>combined | 50%   | 50%   | \$0 to \$125  |
| Crowns, Jackets and Cast Restoration Benefits                                 | 60% of Negotiated Fee once/5 years  | 50% of Reasonable &<br>Customary once/5 years  | 100%  | 80%   | \$85 Copay  |
| TMJ   | Not covered   | Not covered  | Not covered   | Not covered   |   |
| Prosthodontic Benefits (Fixed Bridges, Partial / Complete Dentures)           | 60% of Negotiated Fee once in 60 months   | 50% of Reasonable & Customary once in 60 months  | 50%   | 50%   | No Charge   |
| Implants  | 60% of Negotiated Fee once/60 months;maintenance & repair/12 months                                       | 50% of Reasonable &<br>Customary once/60<br>months;maintenance &<br>repair/12 months                                 | Not covered   | Not covered   |   |
| Orthodontia Services  |   |  |   |   |   |
| Orthodontia   | 50% of Negotiated Fee   | 50% of Negotiated Fee  | 50%   | 50%   | Lifetime Maximum                                      |
| Dependent Children  | \$2,000 lifetime maximum (in and out of network combined)   |  | \$500 lifetime maximum (in and out of network combined) | \$500 lifetime maximum (in and out of network combined) | \$1950 Copay to Age 19                                |
| Adults (and Covered Full-Time Students, if Eligible)                          |   |  |   |   | \$2250 Copay from Age 20 &                            |
| Adult Lifetime Maximum  | \$2,000 lifetime maximum (in and out of network combined)   |  | \$500 lifetime maximum (in and out of network combined) | \$500 lifetime maximum (in and out of network combined) | , , , , , , , , , , , , , , , , , ,                   |