## DENTAL INSURANCE COMPARISON

Non-Union, IUE, SEIU S&T January 1, 2025



| In Network Services Covered        | Delta Dental        |                        |                    |
|------------------------------------|---------------------|------------------------|--------------------|
|                                    | Bronze (EPO) Plan   | Silver (Base) Plan     | Gold (Buy Up) Plan |
| Annual Deductible                  |                     | No deductible          |                    |
| Preventative                       |                     |                        |                    |
| Exams                              | 100% covered        | 100% covered           | 100% covered       |
| Cleaning                           | 100% covered        | 100% covered           | 100% covered       |
| Xrays                              | 100% covered        | 50% covered            | 100% covered       |
| Restorative                        |                     |                        |                    |
| Filling                            | \$31 - \$56 copay   | 50% covered            | 80% covered        |
| Composite (Anterior only)          | \$39 - \$72 copay   | 50% covered            | 80% covered        |
| Composite (Posterior only)         | \$45 - \$88 copay   | 50% covered            | 80% covered        |
| Prosthetics                        |                     | 1                      |                    |
| Crowns                             | \$284 - \$345 copay | 50% covered            | 50% covered        |
| Bridges (per unit)                 | \$274 - \$313 copay | 50% covered            | 50% covered        |
| Dentures (each)                    | \$120 - \$432 copay | 50% covered            | 50% covered        |
| Partial (each)                     | \$25 - \$490 copay  | 50% covered            | 50% covered        |
| Implants (crown and attachment)    | No coverage         | 50% covered            | 50% covered        |
| Oral Surgery                       |                     | 1                      |                    |
| Simple Extractions                 | \$29 - \$38 copay   | 50% covered            | 80% covered        |
| Extraction Erupted Tooth           | \$76 copay          | 50% covered            | 80% covered        |
| Extraction Soft Tissue Impaction   | \$92 copay          | 50% covered            | 80% covered        |
| Extraction Partial Bony Impaction  | \$125 copay         | 50% covered            | 80% covered        |
| Extraction Complete Bony Impaction | \$146 - \$184 copay | 50% covered            | 80% covered        |
| Endodontics                        |                     |                        |                    |
| Root Canal (single)                | \$201 - \$326 copay | 50% covered            | 80% covered        |
| Root Canal (double)                | based on tooth type | 50% covered            | 80% covered        |
| Root Canal (Triple or more)        |                     | 50% covered            | 80% covered        |
| Periodontics                       |                     |                        |                    |
| Gingivectomy                       | \$82 - \$159 copay  | 50% covered            | 80% covered        |
| Osseous Surgery                    | \$188 - \$233 copay | 50% covered            | 80% covered        |
| Root Scaling                       | \$28 - \$72 copay   | 50% covered            | 80% covered        |
| Orthodontics                       | <u> </u>            | 500/                   | 500/               |
| Child (up to age 19)               | \$2,100 Copay       | 50% covered            | 50% covered        |
| Adult (19 or older)                | No coverage         | No coverage            | 50% covered        |
| Maximums                           | 1                   | ¢1.000                 | ¢1 500             |
| Annual Maximum                     | n/a                 | \$1,000                | \$1,500            |
| Orthodontic Maximum                | n/a                 | \$1,500 lifetime       | \$1,500 lifetime   |
|                                    |                     | Monthly Rates          |                    |
| Full Time                          | Bronze (EPO) Plan   | Silver (Base) Plan     | Gold (Buy Up) Plan |
| Team Member Only                   | \$0.00              | \$1.68                 | \$19.61            |
| Two Person                         | \$0.00              | \$7.77                 | \$41.90            |
| Family                             | \$0.00              | \$22.15                | \$79.51            |
| Part Time                          | 40.00               | <b>A</b> 44 <b>A</b> 5 |                    |
| Team Member Only                   | \$0.00              | \$11.68                | \$29.61            |
| Two Person                         | \$15.13             | \$37.77                | \$71.90            |
| Family                             | \$52.79             | \$87.15                | \$144.51           |
| COBRA Rates                        | 640.1F              | <u> </u>               |                    |
| Team Member Only                   | \$19.45             | \$32.31                | \$50.60            |
| Two Person                         | \$35.83             | \$58.93                | \$93.74            |
| Family                             | \$74.25             | \$109.29               | \$167.80           |

This is a summary of in-network benefits provided by each carrier. Please refer to the Summary Plan Description for detailed information. Should any questions arise, contracts in effect will take precedence.