



FOR **SMALL
BUSINESS**

Dental Plans and Rates for 2016

October 2015

About Covered California™

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California, in partnership with the California Department of Health Care Services, was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. Covered California helps individuals determine whether they are eligible for premium assistance that is available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses can purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits.

Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the governor and the Legislature. For more information on Covered California, please visit www.CoveredCA.com.

Table of Contents

About the Covered California for Small Business Dental Plans	3
Dental Companies by Pricing Region	8
Dental Pricing Regions and Rates	13
Profiles of Participating Dental Companies	51
Glossary	57

About Covered California for Small Business Dental Plans

California business owners, their employees and their families have expanded opportunities for improved dental health through Covered California's new family dental plans. Dental plans for children are also offered.

The family dental plans offer comprehensive coverage for both children and adults. Purchase of the plans is optional, and comes at an additional cost. Adults can choose to enroll in family dental plans without enrolling the entire family. However, if one child is enrolled in the family plan, all covered children must enroll.

Covered California for Small Business will continue to offer children's dental plans for children up to 19 years of age. Purchase of children's dental plans is not required. These plans offer comprehensive child dental coverage, which is particularly important for parents who choose not to enroll themselves in dental coverage. Consumers should make sure their child's health plan does not already include child dental coverage before choosing this optional coverage for their child dependents.

The dental carriers participating in Covered California for Small Business are:

- **Access Dental**
- **Delta Dental of California**
- **Dental Health Services**
- **Liberty Dental Plan**
- **MetLife**
- **Premier Access**
- **SafeGuard Health Plan, Inc.**

There are two different product types available, depending on where the family lives. The dental preferred provider organization (DPPO) product offers a wide variety of provider choice within a network of participating dentists, as well as coverage for some out-of-network services. The dental health maintenance organization (DHMO) limits coverage to services provided by a dentist within a network, and usually requires a referral to be seen by a specialist.

Covered California dental plans feature standard copayments, deductibles and coinsurance requirements. All children's benefit designs have an actuarial value of 85 percent. An actuarial value is the percentage of total average costs for benefits that a plan will cover.

Dental plans must follow Covered California standard benefit designs. Standardizing benefits ensures that the selected plans define what the consumers get and allows consumers to choose a plan that's right for them based on quality, network and value. Key benefit features include comprehensive treatment services like root canals and crowns, and diagnostic and preventive services available at no charge and without being subject to deductible.

The following premiums are for stand-alone dental plans, which are dental benefit products that can be purchased by themselves.

2016 Dental Plan Standard Benefit Designs – DHMO

ENROLLEE PAYS – DHMO			
Coverage category	Children's Plan	FAMILY PLAN	
		Child	Adult
Diagnostic and preventive*	\$ 0	\$ 0	\$ 0
Amalgam filling – one surface	\$ 25	\$ 25	\$ 25
Root canal – molar	\$ 300	\$ 300	\$ 300
Gingivectomy per quad	\$ 150	\$ 150	\$ 150
Extraction – single tooth, exposed root or erupted	\$ 65	\$ 65	\$ 65
Extraction – complete bony	\$ 160	\$ 160	\$ 160
Crown – porcelain with metal	\$ 300	\$ 300	\$ 300
Medically necessary orthodontia	\$ 350	\$ 350	not covered
Enrollee costs			
Deductible <i>(waived for diagnostic and preventive)</i>	\$ 0	\$ 0	\$ 0
Annual benefit limit	none	none	none
Individual out-of-pocket maximum	\$ 350	\$ 350	N/A
Family out-of-pocket maximum <i>(two or more children)</i>	\$ 700	\$ 700	N/A
Office copay	\$ 0	\$ 0	\$ 0
Waiting period	none	none	none

* Diagnostic and preventive services include X-rays, exams, cleanings and sealants.

The listed services and the associated cost-sharing amounts represent a summary of services the plan provides. Please refer to the plan's Policy or Evidence of Coverage for a complete list of covered services provided and any exclusions and limitations on those services.

Notes on Dental Plan Standard Benefit Designs

Children's dental benefit notes (only applicable to the pediatric portion of the family dental plan)

1. In a coinsurance plan, each child is responsible for the individual deductible unless the family deductible has been met. Once a child's individual deductible or the family deductible is reached, cost-sharing applies until the child's out-of-pocket maximum is reached.
2. Cost-sharing payments made by each individual child for in-network services accrue to the child's out-of-pocket maximum. Once the child's individual out-of-pocket maximum has been reached, the plan pays all costs for covered services for that child.
3. In a plan with two or more children, cost-sharing payments made by each individual child for in-network services contribute to the family deductible, if applicable, as well as the family out-of-pocket maximum.
4. Only enrollees in a Covered California Platinum, Gold, Silver or Bronze health insurance plan are eligible to purchase stand-alone family dental plans.

Adult dental benefit notes (only applicable to the family dental plan)

1. Each adult is responsible for an individual deductible.
2. Families that wish to purchase a family dental plan must include at least one adult who has purchased a Platinum, Gold, Silver or Bronze insurance plan through Covered California.
3. If a child is enrolled in the family dental plan, all children in the family under age 19 must be enrolled in the same family dental plan.

2016 Dental Plan Standard Benefit Designs – DPPO

ENROLLEE PAYS – DPPO			
Coverage category	Children's Plan	FAMILY PLAN	
		Child	Adult
Diagnostic and preventive*	0%	0%	0%
Amalgam filling – one surface	20%	20%	20%
Root canal – molar	50%	50%	50%
Gingivectomy per quad	50%	50%	50%
Extraction – single tooth, exposed root or erupted	50%	50%	50%
Extraction – complete bony	50%	50%	50%
Crown – porcelain with metal	50%	50%	50%
Medically necessary orthodontia	50%	50%	not covered
Enrollee costs			
Deductible <i>(waived for diagnostic and preventive)</i>	\$ 65	\$ 65	\$ 50
Annual benefit limit	none	none	\$ 1,500
Individual out-of-pocket maximum	\$ 350	\$ 350	N/A
Family out-of-pocket maximum <i>(two or more children)</i>	\$ 700	\$ 700	N/A
Office copay	\$ 0	\$ 0	\$ 0
Waiting period	none	none	6 months** for major services

* Diagnostic and preventive services include X-rays, exams, cleanings and sealants.

** Waived with proof of prior coverage.

The listed services and the associated cost-sharing amounts represent a summary of services the plan provides. Please refer to the plan's Policy or Evidence of Coverage for a complete list of covered services provided and any exclusions and limitations on those services.

Notes on Dental Plan Standard Benefit Designs

Children's dental benefit notes (only applicable to the pediatric portion of the stand-alone or family dental plan)

1. In a coinsurance plan, each child is responsible for the individual deductible unless the family deductible has been met. Once a child's individual deductible or the family deductible is reached, cost-sharing applies until the child's out-of-pocket maximum is reached.
2. Cost-sharing payments made by each individual child for in-network services accrue to the child's out-of-pocket maximum. Once the child's individual out-of-pocket maximum has been reached, the plan pays all costs for covered services for that child.
3. In a plan with two or more children, cost-sharing payments made by each individual child for in-network services contribute to the family deductible, if applicable, as well as the family out-of-pocket maximum.
4. Only enrollees in a Covered California Platinum, Gold, Silver or Bronze health insurance plan are eligible to purchase stand-alone family dental plans.

Adult dental benefit notes (only applicable to the family dental plan)

1. Each adult is responsible for an individual deductible.
2. Families that wish to purchase a family dental plan must include at least one adult who has purchased a Platinum, Gold, Silver or Bronze insurance plan through Covered California.
3. If a child is enrolled in the family dental plan, all children in the family under age 19 must be enrolled in the same family dental plan.

Covered California for Small Business Dental Companies by Pricing Region



PRICING REGION		ACCESS DENTAL DHMO	DELTA DENTAL DHMO	DELTA DENTAL DPPO	DENTAL HEALTH SERVICES DHMO	LIBERTY DENTAL DHMO	METLIFE DPPO*	PREMIER ACCESS DPPO	SAFEGUARD DHMO
1	Northern counties	○	○	○	○	●	●	○	○
2	North Bay Area	●	○	○	○	●	●	●	○
3	Greater Sacramento	●	○	●	○	●	●	●	○
4	San Francisco County	●	●	●	●	●	●	●	●
5	Contra Costa County	●	●	●	●	●	●	●	●
6	Alameda County	●	●	●	●	●	●	●	●
7	Santa Clara County	●	●	●	●	●	●	●	●
8	San Mateo County	●	○	●	●	●	●	●	●
9	Santa Cruz, San Benito, Monterey	○	○	●	○	●	●	●	○
10	Central Valley	○	○	●	○	●	●	○	○
11	Fresno, Kings, Madera counties	○	○	●	○	●	●	○	○
12	Central Coast	○	●	●	○	●	●	○	○
13	Eastern counties	○	○	○	○	●	●	○	○
14	Kern County	●	○	○	○	●	●	●	○
15	Los Angeles County, partial	●	●	●	○	●	●	●	●
16	Los Angeles County, partial	●	●	●	●	●	●	●	●
17	Inland Empire	●	○	○	○	●	●	○	○
18	Orange County	●	●	●	●	●	●	●	●
19	San Diego County	●	○	●	●	●	●	●	○

● Full Region
○ Partial Region
* Children's plan only

Pricing Region 1

Alpine, Del Norte, Siskiyou,
 Modoc, Lassen, Shasta,
 Trinity, Humboldt, Tehama,
 Plumas, Nevada, Sierra,
 Mendocino, Lake, Butte,
 Glenn, Sutter, Yuba,
 Colusa, Amador, Calaveras,
 Tuolumne



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DHMO	\$ 19.99	\$ 19.99	\$ 20.99
Delta Dental DPPO	\$ 31.99	\$ 31.99	\$ 48.99
Liberty Dental DHMO	\$ 29.92	\$ 29.92	\$ 36.31
MetLife DPPO	\$ 38.54	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 2

Napa, Sonoma, Solano,
Marin



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DHMO	\$ 15.49	\$ 15.49	\$ 13.99
Delta Dental DPPO	\$ 35.99	\$ 35.99	\$ 54.99
Dental Health Services DHMO	\$ 12.45	\$ 12.45	\$ 13.20
Liberty Dental DHMO	\$ 16.68	\$ 16.68	\$ 16.65
MetLife DPPO	\$ 43.06	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 3

Sacramento, Placer,
El Dorado, Yolo



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DHMO	\$ 15.49	\$ 15.49	\$ 13.99
Delta Dental DPPO	\$ 32.99	\$ 32.99	\$ 49.99
Dental Health Services DHMO	\$ 12.45	\$ 12.45	\$ 13.20
Liberty Dental DHMO	\$ 13.56	\$ 13.56	\$ 8.27
MetLife DPPO	\$ 37.78	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 4

San Francisco



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 36.99	\$ 36.99	\$ 57.99
Dental Health Services DHMO	\$ 12.45	\$ 12.45	\$ 12.25
Liberty Dental DHMO	\$ 13.14	\$ 13.14	\$ 7.64
MetLife DPPO	\$ 43.12	N/A	N/A
Premier Access DPPO	\$ 45.00	\$ 45.00	\$ 59.00
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 5

Contra Costa



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 35.99	\$ 35.99	\$ 54.99
Dental Health Services DHMO	\$ 12.25	\$ 12.25	\$ 13.20
Liberty Dental DHMO	\$ 16.68	\$ 16.68	\$ 16.65
MetLife DPPO	\$ 48.53	N/A	N/A
Premier Access DPPO	\$ 45.00	\$ 45.00	\$ 59.00
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 6

Alameda



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 35.99	\$ 35.99	\$ 54.99
Dental Health Services DHMO	\$ 12.45	\$ 12.45	\$ 13.20
Liberty Dental DHMO	\$ 13.14	\$ 13.14	\$ 7.64
MetLife DPPO	\$ 46.90	N/A	N/A
Premier Access DPPO	\$ 45.00	\$ 45.00	\$ 59.00
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 7

Santa Clara



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 35.99	\$ 35.99	\$ 54.99
Dental Health Services DHMO	\$ 12.45	\$ 12.45	\$ 13.20
Liberty Dental DHMO	\$ 13.14	\$ 13.14	\$ 7.64
MetLife DPPO	\$ 46.97	N/A	N/A
Premier Access DPPO	\$ 45.00	\$ 45.00	\$ 59.00
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 8

San Mateo



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DPPO	\$ 35.99	\$ 35.99	\$ 54.99
Dental Health Services DHMO	\$ 12.45	\$ 12.45	\$ 13.20
Liberty Dental DHMO	\$ 16.68	\$ 16.68	\$ 16.65
MetLife DPPO	\$ 44.52	N/A	N/A
Premier Access DPPO	\$ 45.00	\$ 45.00	\$ 59.00
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 9

Santa Cruz, Monterey,
San Benito



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 22.00	\$ 22.00	\$ 22.00
Delta Dental DHMO	\$ 15.49	\$ 15.49	\$ 13.99
Delta Dental DPPO	\$ 34.99	\$ 34.99	\$ 53.99
Dental Health Services DHMO	\$ 12.95	\$ 12.95	\$ 13.70
Liberty Dental DHMO	\$ 16.68	\$ 16.68	\$ 16.65
MetLife DPPO	\$ 44.76	N/A	N/A
Premier Access DPPO	\$ 45.00	\$ 45.00	\$ 59.00
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 10

San Joaquin, Stanislaus,
Merced, Mariposa, Tulare



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DHMO	\$ 15.49	\$ 15.49	\$ 13.99
Delta Dental DPPO	\$ 31.99	\$ 31.99	\$ 48.99
Dental Health Services DHMO	\$ 12.45	\$ 12.45	\$ 13.20
Liberty Dental DHMO	\$ 18.50	\$ 18.50	\$ 8.72
MetLife DPPO	\$ 38.15	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 11
Fresno, Kings, Madera



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 13.00	\$ 13.00	\$ 13.00
Delta Dental DHMO	\$ 15.49	\$ 15.49	\$ 13.99
Delta Dental DPPO	\$ 30.99	\$ 30.99	\$ 46.99
Dental Health Services DHMO	\$ 12.95	\$ 12.95	\$ 13.70
Liberty Dental DHMO	\$ 16.68	\$ 16.68	\$ 16.65
MetLife DPPO	\$ 35.10	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 12

San Luis Obispo, Ventura,
Santa Barbara



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 11.00	\$ 11.00	\$ 11.00
Delta Dental DHMO	\$ 15.49	\$ 15.49	\$ 13.99
Delta Dental DPPO	\$ 33.99	\$ 33.99	\$ 51.99
Dental Health Services DHMO	\$ 12.45	\$ 12.45	\$ 13.20
Liberty Dental DHMO	\$ 18.24	\$ 18.24	\$ 19.98
MetLife DPPO	\$ 40.35	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 13
Mono, Inyo, Imperial



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Delta Dental DHMO	\$ 15.49	\$ 15.49	\$ 13.99
Delta Dental DPPO	\$ 30.99	\$ 30.99	\$ 47.99
Dental Health Services DHMO	\$ 14.40	\$ 14.15	\$ 14.40
Liberty Dental DHMO	\$ 29.70	\$ 29.70	\$ 34.76
MetLife DPPO	\$ 40.91	N/A	N/A
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 14

Kern



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 11.00	\$ 11.00	\$ 11.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 30.99	\$ 30.99	\$ 47.99
Dental Health Services DHMO	\$ 11.95	\$ 11.95	\$ 12.10
Liberty Dental DHMO	\$ 11.24	\$ 11.24	\$ 6.98
MetLife DPPO	\$ 37.38	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 15 ZIP Codes

90601	90602	90603	90604	90605	90606	90607	90608	90609
90610	90612	90637	90638	90639	90640	90650	90651	90652
90659	90660	90661	90662	90670	90671	90701	90702	90703
90704	90706	90707	90710	90711	90712	90713	90714	90715
90716	90717	90723	90731	90732	90733	90734	90744	90745
90746	90747	90748	90749	90755	90801	90802	90803	90804
90805	90806	90807	90808	90809	90810	90813	90814	90815
90822	90831	90832	90833	90834	90835	90840	90842	90844
90845	90846	90847	90848	90853	90888	90895	90899	91001
91003	91006	91007	91008	91009	91010	91011	91012	91016
91017	91020	91021	91023	91024	91025	91030	91031	91040
91041	91042	91043	91046	91066	91077	91101	91102	91103
91104	91105	91106	91107	91108	91109	91110	91114	91115
91116	91117	91118	91121	91123	91124	91125	91126	91129
91131	91182	91184	91185	91188	91189	91191	91199	91201
91202	91203	91204	91205	91206	91207	91208	91209	91210
91214	91221	91222	91224	91225	91226	91501	91502	91503
91504	91505	91506	91507	91508	91510	91521	91522	91523
91526	91702	91706	91711	91714	91715	91716	91722	91723
91724	91731	91732	91733	91734	91735	91740	91741	91744
91745	91746	91747	91748	91749	91750	91754	91755	91756
91765	91766	91767	91768	91769	91770	91771	91772	91773
91775	91776	91778	91780	91788	91789	91790	91791	91792
91793	91795	91797	91799	91801	91802	91803	91804	91841
91896	91899	93510	93532	93534	93535	93536	93539	93543
93544	93550	93551	93552	93553	93563	93584	93586	93590
93591	93599							

Pricing Region 15 Los Angeles

The county of Los Angeles is made up of two Pricing Regions by ZIP code. (Regions 15 and 16). Refer to the table on the left to find out if this region includes your ZIP code.



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 11.00	\$ 11.00	\$ 11.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 32.99	\$ 32.99	\$ 49.99
Dental Health Services DHMO	\$ 11.95	\$ 11.95	\$ 12.10
Liberty Dental DHMO	\$ 10.94	\$ 10.94	\$ 6.78
MetLife DPPO	\$ 42.90	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 16 ZIP Codes

90001	90002	90003	90004	90005	90006	90007	90008	90009
90010	90011	90012	90013	90014	90015	90016	90017	90018
90019	90020	90021	90022	90023	90024	90025	90026	90027
90028	90029	90030	90031	90032	90033	90034	90035	90036
90037	90038	90039	90040	90041	90042	90043	90044	90045
90046	90047	90048	90049	90050	90051	90052	90053	90054
90055	90056	90057	90058	90059	90060	90061	90062	90063
90064	90065	90066	90067	90068	90069	90070	90071	90072
90073	90074	90075	90076	90077	90078	90079	90080	90081
90082	90083	90084	90086	90087	90088	90089	90090	90091
90093	90094	90095	90096	90099	90101	90102	90103	90189
90201	90202	90209	90210	90211	90212	90213	90220	90221
90222	90223	90224	90230	90231	90232	90233	90239	90240
90241	90242	90245	90247	90248	90249	90250	90251	90254
90255	90260	90261	90262	90263	90264	90265	90266	90267
90270	90272	90274	90275	90277	90278	90280	90290	90291
90292	90293	90294	90295	90296	90301	90302	90303	90304
90305	90306	90307	90308	90309	90310	90311	90312	90313
90397	90398	90401	90402	90403	90404	90405	90406	90407
90408	90409	90410	90411	90501	90502	90503	90504	90505
90506	90507	90508	90509	90510	91301	91302	91303	91304
91305	91306	91307	91308	91309	91310	91311	91313	91316
91321	91322	91324	91325	91326	91327	91328	91329	91330
91331	91333	91334	91335	91337	91340	91341	91342	91343
91344	91345	91346	91350	91351	91352	91353	91354	91355
91356	91357	91359	91363	91364	91365	91367	91371	91372
91376	91380	91381	91382	91383	91384	91385	91386	91387
91388	91390	91392	91393	91394	91395	91396	91399	91401
91402	91403	91404	91405	91406	91407	91408	91409	91410
91411	91412	91413	91416	91423	91426	91436	91470	91482
91495	91496	91497	91499	91601	91602	91603	91604	91605
91606	91607	91608	91609	91610	91611	91612	91614	91615
91616	91617	91618						

Pricing Region 16 Los Angeles

The county of Los Angeles is made up of two Pricing Regions by ZIP code. (Regions 15 and 16). Refer to the table on the left to find out if this region includes your ZIP code.



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 11.00	\$ 11.00	\$ 11.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 33.99	\$ 33.99	\$ 51.99
Dental Health Services DHMO	\$ 11.95	\$ 11.95	\$ 12.10
Liberty Dental DHMO	\$ 10.94	\$ 10.94	\$ 6.78
MetLife DPPO	\$ 41.60	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 17
San Bernardino, Riverside



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 11.00	\$ 11.00	\$ 11.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 31.99	\$ 31.99	\$ 48.99
Dental Health Services DHMO	\$ 11.95	\$ 11.95	\$ 12.10
Liberty Dental DHMO	\$ 10.94	\$ 10.94	\$ 6.78
MetLife DPPO	\$ 39.13	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 18

Orange



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 11.00	\$ 11.00	\$ 11.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 33.99	\$ 33.99	\$ 52.99
Dental Health Services DHMO	\$ 11.95	\$ 11.95	\$ 12.10
Liberty Dental DHMO	\$ 10.94	\$ 10.94	\$ 6.78
MetLife DPPO	\$ 41.44	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Pricing Region 19

San Diego



SMALL BUSINESS DENTAL RATES			
PLAN	STAND-ALONE PLAN Child	FAMILY PLAN Child	FAMILY PLAN Adult
Access Dental DHMO	\$ 11.00	\$ 11.00	\$ 11.00
Delta Dental DHMO	\$ 14.49	\$ 14.49	\$ 12.99
Delta Dental DPPO	\$ 32.99	\$ 32.99	\$ 49.99
Dental Health Services DHMO	\$ 11.95	\$ 11.95	\$ 12.10
Liberty Dental DHMO	\$ 10.94	\$ 10.94	\$ 6.78
MetLife DPPO	\$ 37.79	N/A	N/A
Premier Access DPPO	\$ 37.50	\$ 37.50	\$ 50.41
SafeGuard DHMO	\$ 12.63	\$ 12.63	\$ 14.34

Participating Dental Companies



Access Dental Plan

About the company:

Access Dental is committed to delivering affordable benefits that bring value, backed by a promise of personalized and responsive support. For over 25 years we have been helping dental members save on important dental care.

Network: General dentists: 4,354
Pediatric dentists: 396
Specialists: 1,300

Website: www.premierlife.com

Phone: 844-561-5600

Participating Dental Companies



Delta Dental of California

About the company:

Delta Dental of California, a not-for-profit dental benefits administrator, is headquartered in San Francisco. Along with its affiliated companies, it's the state's and nation's largest dental health plan, covering approximately 33 million people. Delta Dental of California is part of the national Delta Dental Plans Association, whose member companies collectively cover 68 million people. Delta Dental of California is committed to advancing dental health and access through exceptional dental benefits service, technology and professional support.

Network: DPPO

General dentists: 12,339
Pediatric dentists: 427
Specialists: 3,107

DHMO

General dentists: 3,658
Pediatric dentists: 261
Specialists: 1,143

Website: deltadentalins.com

Phone: DPPO: 800-471-0287
DMHO: 800-471-7583

Participating Dental Companies



Dental Health Services

Dental Health Services

About the company:

Founded in Long Beach, California by a practicing dentist, Dental Health Services was established in 1974 as one of the first organizations to specialize in prepaid dental plans. We have been serving the dental health needs of individuals, families, unions, groups, associations, and municipalities in California for more than 40 years. Dental Health Services members have access to an exclusive network of participating dentists, all of whom must meet our rigorous, 107-point Quality Assurance program. This guarantees members receive only the highest care possible. As an independently owned and operated dental benefit solutions company, we take pride in being the only employee-owned dental plan in the country. Our employee-owners are your neighbors and friends who work, live, shop, and play right here. When you work with us, you work with real people who continuously advocate for a happier, healthier you!

Network: General dentists: 4,391
Pediatric dentists: 305
Specialists: 1,629

Website: www.dentalhealthservices.com/CA

Phone: 855-495-0905

Participating Dental Companies



Liberty Dental Plan

About the insurer:

LIBERTY Dental Plan of California, Inc. is a privately held dental insurance corporation that specializes in providing dental benefits administration. Licensed and headquartered in California, LIBERTY was established in 2001 and has experienced consistent growth both in membership and industry reputation due to a philosophy centered on customer service.

Network: General dentists: 12,299
Pediatric dentists: 703
Specialists: 5,222

Website: www.libertydentalplan.com/coveredca

Phone: 888-844-3344

Participating Dental Companies



MetLife

About the company:

MetLife, Inc., with its affiliate SafeGuard Health Plans, Inc., is a leading provider of group dental PPO and dental HMO benefits in California. Our group dental benefit plans help employees, retirees and their families maintain good oral health while reducing out-of-pocket expenses and providing the superior customer service and features they value.

Network: General dentists: 34,310
Pediatric dentists: 1,869
Specialists: 14,776

Website: www.metlife.com/dental

Phone: 855-638-3940

Participating Dental Companies



Premier Access

About the company:

Premier Access is committed to delivering affordable benefits that bring value, backed by a promise of personalized, responsive support. We've been helping dental members save on important dental care for over 25 years.

Network: General dentists: 12,357
Pediatric dentists: 508
Specialists: 1,982

Website: www.premierlife.com

Phone: 844-561-5600

Participating Dental Companies



SafeGuard Health Plans, Inc.

About the company:

SafeGuard Health Plans, Inc., an affiliate of MetLife, Inc., is a leading provider of group dental PPO and dental HMO benefits in California. Our group dental benefit plans help employees, retirees and their families maintain good oral health while reducing out-of-pocket expenses and providing the superior customer service and features they value.

Network: General dentists: 5,666
Pediatric dentists: 847
Specialists: 5,194

Website: www.metlife.com/dental

Phone: 855-638-3940

Glossary

Actuarial Value

A health insurance plan's actuarial value is the percentage of total average costs for benefits that a health insurance plan covers. These expenses are usually incurred at the point of receiving health care services — when you visit the doctor or the emergency room, for example. Dental plans come in two actuarial value options: 85 percent, which features higher premiums but lower average out-of-pocket costs; and a 70 percent value plan with lower premiums and higher average out-of-pocket costs. An actuarial value is the percentage of total average costs for benefits that a dental plan will cover.

Amalgam Filling – one surface

A mixture of materials used to repair cavities on a single surface of the tooth.

Annual Benefit Limit

The maximum amount a plan will pay in a benefit year toward an adult member's dental care costs.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20 percent) of the allowed amount for the service, is called coinsurance. You pay coinsurance plus any deductible you may owe. For example, if the health insurance plan's allowed amount for an office visit is \$100, and you have met your deductible for the year, your coinsurance payment of 20 percent would be \$20. The health insurance plan pays the rest of the allowed amount. The allowed amount is the amount the doctor or hospital has agreed to accept for the care provided.

Copayment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Dental Preferred Provider Organization (DPPO)

A type of dental plan product that delivers dental services to members through a network of contracted dental care providers and includes limited coverage of out-of-network services.

Dental Health Maintenance Organization (DHMO)

A type of dental plan product that delivers dental services by requiring assignment to a primary dental care provider who is paid a capitated fee for providing all required dental services to the enrollee unless specialty care is needed. DMHOs require referral to specialty dental providers. These products do not include coverage of services provided by dental care providers outside the dental plan.

Extraction

The removal of a tooth.

Out-of-Pocket Maximum

The most you pay during a policy period (a calendar year) before your health insurance plan begins to pay 100 percent of the cost of covered services. This limit never includes your premium, balance-billed charges or health care your health insurance plan doesn't cover. Some health insurance plans don't count all out-of-network payments toward this limit.

Root canal

A dental procedure to fix a damaged nerve of a tooth by removing the nerve and filling it with suitable material.

Waiting Period

The length of time a newly-enrolled adult member must wait before the dental plan pays toward major dental services.



CoveredCA.com