



Family Dental

PLANS AND RATES FOR 2016

October 2015
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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.

In addition to helping consumers who are eligible for federal premium assistance, Covered California seeks to improve the insurance options for all Californians in the individual market. All of the health insurance plans with embedded children's dental are available both through Covered California and in the individual market — at the same price. In addition, every health insurance company that sells an insurance product to individuals must sell one that matches Covered California's standard benefit designs. This means that all consumers can now make true apple-to-apples comparisons of their health insurance options.

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.

This booklet does not include dental rates for Covered California for Small Business.

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About Covered California's Family Dental Plans

California families will get expanded opportunities for improved dental health through Covered California's offerings of family dental plans.

The 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. In the individual exchange, the participating dental carriers are:

- **Access Dental Plan**
- **Anthem Blue Cross**
- **Delta Dental of California**
- **Dental Health Services**
- **Premier Access**

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 generally requires a referral to be seen by a specialist.

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

These premiums are for "stand-alone" plans, or dental benefit products that can be purchased by themselves to cover a specific service.

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 along with preventive services available at no charge and not subject to deductible.

Family Dental Plan Standard Benefit Designs – DHMO

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

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.

Family Dental Plan Standard Benefit Designs – DPPO

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

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.

* Waived with proof of prior coverage.

Notes on Family 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 has an 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 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.

Dental Terms

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.

Extraction

The removal of a tooth

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.

Pricing Regions and Plan Availability for Family Dental



PRICING REGION		ACCESS DENTAL DHMO	ANTHEM DPPO	DELTA DENTAL DHMO	DELTA DENTAL DPPO	DENTAL HEALTH SERVICES DHMO	PREMIER ACCESS DPPO
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

Dental Companies by County

The following pages list all the ZIP codes in each county of the state. To see which dental plans are available in your area, go to the page listed below for your county and look up your ZIP code. This also shows your pricing region which will provide the plan premium rates on pages 33-42.

county	page number	county	page number
Alameda.....	8	Orange	19-20
Alpine.....	8	Placer.....	20
Amador	8	Plumas	20-21
Butte	8-9	Riverside	21
Calaveras	9	Sacramento	21-23
Colusa.....	9	San Benito.....	23
Contra Costa	9	San Bernardino	23-24
Del Norte.....	9	San Diego	24-25
El Dorado	9-10	San Francisco	25-26
Fresno	10-11	San Joaquin.....	26
Glenn.....	11	San Luis Obispo.....	26-27
Humboldt.....	11	San Mateo.....	27
Imperial.....	11	Santa Barbara	27
Inyo	11	Santa Clara.....	27-28
Kern	11-12	Santa Cruz.....	28-29
Kings	12	Shasta.....	29
Lake.....	12	Sierra	29
Lassen	12	Siskiyou	29
Los Angeles.....	12-17	Solano	29
Madera.....	17	Sonoma	29-30
Marin	17	Stanislaus	30
Mariposa.....	17-18	Sutter	30
Mendocino.....	18	Tehama.....	30
Merced.....	18	Trinity.....	30
Modoc.....	18	Tulare	31
Mono	18	Tuolumne	31
Monterey.....	18-19	Ventura	31-32
Napa	19	Yolo	32
Nevada.....	19	Yuba.....	32

ZIP Code	County	Pricing Region	Access Dental — DHMO	Anthem — DPPO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Premier Access — DPPO	ZIP Code	County	Pricing Region	Access Dental — DHMO	Anthem — DPPO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Premier Access — DPPO
93793	Fresno	Region 11	•	•	•	•	•	•	92232	Imperial	Region 13		•	•	•	•	
93794	Fresno	Region 11	•	•	•	•	•	•	92233	Imperial	Region 13		•	•	•	•	
93844	Fresno	Region 11	•	•	•	•	•	•	92243	Imperial	Region 13		•	•	•	•	
93888	Fresno	Region 11	•	•	•	•	•	•	92244	Imperial	Region 13		•	•	•	•	
95913	Glenn	Region 1		•	•	•			92249	Imperial	Region 13		•	•	•	•	
95920	Glenn	Region 1		•	•	•			92250	Imperial	Region 13		•	•	•	•	
95939	Glenn	Region 1		•	•	•			92251	Imperial	Region 13		•	•	•	•	
95943	Glenn	Region 1		•	•	•			92257	Imperial	Region 13		•	•	•	•	
95951	Glenn	Region 1		•	•	•			92259	Imperial	Region 13		•	•	•	•	
95963	Glenn	Region 1		•	•	•			92266	Imperial	Region 13		•	•	•	•	
95970	Glenn	Region 1		•	•	•			92273	Imperial	Region 13		•	•	•	•	
95988	Glenn	Region 1		•	•	•			92274	Imperial	Region 13		•	•	•	•	
95501	Humboldt	Region 1		•	•	•			92275	Imperial	Region 13		•			•	
95502	Humboldt	Region 1		•	•	•			92281	Imperial	Region 13		•	•		•	
95503	Humboldt	Region 1		•	•	•			92283	Imperial	Region 13		•				
95511	Humboldt	Region 1		•		•			92328	Inyo	Region 13		•				
95514	Humboldt	Region 1		•		•			92384	Inyo	Region 13		•				
95518	Humboldt	Region 1		•	•	•			92389	Inyo	Region 13		•				
95519	Humboldt	Region 1		•	•	•			93513	Inyo	Region 13		•		•		
95521	Humboldt	Region 1		•	•	•			93514	Inyo	Region 13		•				
95524	Humboldt	Region 1		•	•	•			93515	Inyo	Region 13		•		•		
95525	Humboldt	Region 1		•	•	•			93522	Inyo	Region 13		•		•		
95526	Humboldt	Region 1		•	•	•			93526	Inyo	Region 13		•		•		
95528	Humboldt	Region 1		•	•	•			93527	Inyo	Region 13		•				
95534	Humboldt	Region 1		•	•	•			93530	Inyo	Region 13		•		•		
95536	Humboldt	Region 1		•	•	•			93542	Inyo	Region 13		•	•	•		
95537	Humboldt	Region 1		•	•	•			93545	Inyo	Region 13		•		•		
95540	Humboldt	Region 1		•	•	•			93549	Inyo	Region 13		•		•		
95542	Humboldt	Region 1		•		•			93203	Kern	Region 14		•	•	•	•	•
95545	Humboldt	Region 1		•		•			93205	Kern	Region 14		•	•	•	•	•
95546	Humboldt	Region 1		•	•	•			93206	Kern	Region 14		•	•	•	•	•
95547	Humboldt	Region 1		•	•	•			93215	Kern	Region 14		•	•	•	•	•
95549	Humboldt	Region 1		•	•	•			93216	Kern	Region 14		•	•	•	•	•
95550	Humboldt	Region 1		•	•	•			93220	Kern	Region 14		•	•	•	•	•
95551	Humboldt	Region 1		•	•	•			93222	Kern	Region 14		•	•	•	•	•
95552	Humboldt	Region 1		•		•			93224	Kern	Region 14		•	•	•	•	•
95553	Humboldt	Region 1		•		•			93225	Kern	Region 14		•	•	•	•	•
95554	Humboldt	Region 1		•		•			93226	Kern	Region 14		•	•	•	•	•
95555	Humboldt	Region 1		•		•			93238	Kern	Region 14		•	•		•	•
95556	Humboldt	Region 1		•		•			93240	Kern	Region 14		•	•	•	•	•
95558	Humboldt	Region 1		•		•			93241	Kern	Region 14		•	•	•	•	•
95559	Humboldt	Region 1		•		•			93243	Kern	Region 14		•	•		•	•
95560	Humboldt	Region 1		•		•			93249	Kern	Region 14		•	•	•	•	•
95562	Humboldt	Region 1		•	•	•			93250	Kern	Region 14		•	•	•	•	•
95564	Humboldt	Region 1		•	•	•			93251	Kern	Region 14		•	•	•	•	•
95565	Humboldt	Region 1		•	•	•			93252	Kern	Region 14		•	•		•	•
95569	Humboldt	Region 1		•		•			93255	Kern	Region 14		•	•	•	•	•
95570	Humboldt	Region 1		•	•	•			93263	Kern	Region 14		•	•	•	•	•
95571	Humboldt	Region 1		•	•	•			93268	Kern	Region 14		•	•	•	•	•
95573	Humboldt	Region 1		•	•	•			93276	Kern	Region 14		•	•	•	•	•
95589	Humboldt	Region 1		•		•			93280	Kern	Region 14		•	•	•	•	•
92004	Imperial	Region 13		•			•		93283	Kern	Region 14		•	•	•	•	•
92222	Imperial	Region 13		•			•		93285	Kern	Region 14		•	•	•	•	•
92225	Imperial	Region 13		•			•		93287	Kern	Region 14		•	•	•	•	•
92227	Imperial	Region 13		•	•	•	•		93301	Kern	Region 14		•	•	•	•	•
92231	Imperial	Region 13		•	•	•	•		93302	Kern	Region 14		•	•	•	•	•

ZIP Code	County	Pricing Region	Access Dental — DHMO	Anthem — DPPO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Premier Access — DPPO	ZIP Code	County	Pricing Region	Access Dental — DHMO	Anthem — DPPO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Premier Access — DPPO
95389	Mariposa	Region 10		•		•			96006	Modoc	Region 1		•		•		
95410	Mendocino	Region 1		•		•			96015	Modoc	Region 1		•		•		
95415	Mendocino	Region 1		•		•			96054	Modoc	Region 1		•		•		
95417	Mendocino	Region 1		•		•			96056	Modoc	Region 1		•		•		
95418	Mendocino	Region 1			•				96101	Modoc	Region 1		•		•		
95420	Mendocino	Region 1		•		•			96104	Modoc	Region 1		•		•		
95425	Mendocino	Region 1		•		•			96108	Modoc	Region 1		•				
95427	Mendocino	Region 1		•		•			96110	Modoc	Region 1		•				
95428	Mendocino	Region 1		•		•			96112	Modoc	Region 1		•		•		
95429	Mendocino	Region 1		•		•			96115	Modoc	Region 1		•		•		
95432	Mendocino	Region 1		•		•			96116	Modoc	Region 1		•		•		
95437	Mendocino	Region 1		•		•			96134	Modoc	Region 1		•				
95445	Mendocino	Region 1		•		•			93512	Mono	Region 13		•		•		
95449	Mendocino	Region 1		•	•	•			93514	Mono	Region 13		•		•		
95454	Mendocino	Region 1		•		•			93517	Mono	Region 13		•				
95456	Mendocino	Region 1		•		•			93529	Mono	Region 13		•		•		
95459	Mendocino	Region 1		•		•			93541	Mono	Region 13		•		•		
95460	Mendocino	Region 1		•		•			93546	Mono	Region 13		•		•		
95463	Mendocino	Region 1		•		•			96107	Mono	Region 13		•				
95466	Mendocino	Region 1		•		•			96133	Mono	Region 13		•		•		
95468	Mendocino	Region 1		•		•			93426	Monterey	Region 9	•	•	•	•	•	•
95469	Mendocino	Region 1		•		•			93450	Monterey	Region 9	•	•	•	•	•	•
95470	Mendocino	Region 1		•		•			93451	Monterey	Region 9	•	•	•	•	•	•
95481	Mendocino	Region 1		•	•	•			93901	Monterey	Region 9	•	•	•	•	•	•
95482	Mendocino	Region 1		•		•			93902	Monterey	Region 9	•	•	•	•	•	•
95488	Mendocino	Region 1		•		•			93905	Monterey	Region 9	•	•	•	•	•	•
95490	Mendocino	Region 1		•		•			93906	Monterey	Region 9	•	•	•	•	•	•
95494	Mendocino	Region 1		•		•			93907	Monterey	Region 9	•	•	•	•	•	•
95585	Mendocino	Region 1		•		•			93908	Monterey	Region 9	•	•	•	•	•	•
95587	Mendocino	Region 1		•		•			93912	Monterey	Region 9	•	•	•	•	•	•
95589	Mendocino	Region 1		•		•			93915	Monterey	Region 9	•	•	•	•	•	•
93610	Merced	Region 10		•	•	•	•	•	93920	Monterey	Region 9	•	•	•	•		•
93620	Merced	Region 10		•	•	•	•	•	93921	Monterey	Region 9	•	•	•	•	•	•
93622	Merced	region 10		•	•	•	•	•	93922	Monterey	Region 9	•	•	•	•	•	•
93635	Merced	Region 10		•	•	•	•	•	93923	Monterey	Region 9	•	•	•	•	•	•
93661	Merced	Region 10		•	•	•	•	•	93924	Monterey	Region 9	•	•	•	•	•	•
93665	Merced	Region 10		•	•	•	•	•	93925	Monterey	Region 9	•	•	•	•	•	•
95301	Merced	Region 10		•	•	•	•	•	93926	Monterey	Region 9	•	•	•	•	•	•
95303	Merced	Region 10		•	•	•	•	•	93927	Monterey	Region 9	•	•	•	•	•	•
95312	Merced	Region 10		•	•	•	•	•	93928	Monterey	Region 9	•	•	•	•	•	•
95315	Merced	Region 10		•	•	•	•	•	93930	Monterey	Region 9	•	•	•	•		•
95317	Merced	Region 10		•	•	•	•	•	93932	Monterey	Region 9	•	•	•	•		•
95322	Merced	Region 10		•	•	•	•	•	93933	Monterey	Region 9	•	•	•	•	•	•
95324	Merced	Region 10		•	•	•	•	•	93940	Monterey	Region 9	•	•	•	•	•	•
95333	Merced	Region 10		•	•	•	•	•	93942	Monterey	Region 9	•	•	•	•	•	•
95334	Merced	Region 10		•	•	•	•	•	93943	Monterey	Region 9	•	•	•	•	•	•
95340	Merced	Region 10		•	•	•	•	•	93944	Monterey	Region 9	•	•	•	•	•	•
95341	Merced	Region 10		•	•	•	•	•	93950	Monterey	Region 9	•	•	•	•	•	•
95343	Merced	Region 10		•	•	•	•	•	93953	Monterey	Region 9	•	•	•	•	•	•
95344	Merced	Region 10		•	•	•	•	•	93954	Monterey	Region 9	•	•	•	•		•
95348	Merced	Region 10		•	•	•	•	•	93955	Monterey	Region 9	•	•	•	•	•	•
95365	Merced	Region 10		•	•	•	•	•	93960	Monterey	Region 9	•	•	•	•	•	•
95369	Merced	Region 10		•	•	•	•	•	93962	Monterey	Region 9	•	•	•	•	•	•
95374	Merced	Region 10		•	•	•	•	•	95004	Monterey	Region 9	•	•	•	•	•	•
95380	Merced	Region 10		•	•	•	•	•	95012	Monterey	Region 9	•	•	•	•	•	•
95388	Merced	Region 10		•	•	•	•	•	95039	Monterey	Region 9	•	•	•	•	•	•

ZIP Code	County	Pricing Region	Access Dental — DHMO	Anthem — DPPO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Premier Access — DPPO	ZIP Code	County	Pricing Region	Access Dental — DHMO	Anthem — DPPO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Premier Access — DPPO
95066	Santa Cruz	Region 9	•	•		•	•	•	96032	Siskiyou	Region 1		•		•		
95067	Santa Cruz	Region 9	•	•		•	•	•	96034	Siskiyou	Region 1		•		•		
95073	Santa Cruz	Region 9	•	•		•	•	•	96037	Siskiyou	Region 1		•		•		
95076	Santa Cruz	Region 9	•	•		•	•	•	96038	Siskiyou	Region 1		•		•		
95077	Santa Cruz	Region 9	•	•		•	•	•	96039	Siskiyou	Region 1		•		•		
96001	Shasta	Region 1		•	•	•			96044	Siskiyou	Region 1		•		•		
96002	Shasta	Region 1		•	•	•			96050	Siskiyou	Region 1		•		•		
96003	Shasta	Region 1		•	•	•			96057	Siskiyou	Region 1		•		•		
96007	Shasta	Region 1		•	•	•			96058	Siskiyou	Region 1		•				
96008	Shasta	Region 1		•	•	•			96064	Siskiyou	Region 1		•		•		
96011	Shasta	Region 1		•		•			96067	Siskiyou	Region 1		•		•		
96013	Shasta	Region 1		•		•			96085	Siskiyou	Region 1		•		•		
96016	Shasta	Region 1		•		•			96086	Siskiyou	Region 1		•		•		
96017	Shasta	Region 1		•		•			96091	Siskiyou	Region 1		•				
96019	Shasta	Region 1		•	•	•			96094	Siskiyou	Region 1		•				
96022	Shasta	Region 1		•		•			96097	Siskiyou	Region 1		•		•		
96025	Shasta	Region 1		•		•			96134	Siskiyou	Region 1		•				
96028	Shasta	Region 1		•		•			94503	Solano	Region 2	•	•	•	•	•	•
96033	Shasta	Region 1		•	•	•			94510	Solano	Region 2	•	•	•	•	•	•
96040	Shasta	Region 1		•		•			94512	Solano	Region 2	•	•	•	•	•	•
96047	Shasta	Region 1		•	•	•			94533	Solano	Region 2	•	•	•	•	•	•
96049	Shasta	Region 1		•	•	•			94534	Solano	Region 2	•	•	•	•	•	•
96051	Shasta	Region 1		•	•	•			94535	Solano	Region 2	•	•	•	•	•	•
96056	Shasta	Region 1		•		•			94571	Solano	Region 2	•	•	•	•	•	•
96059	Shasta	Region 1		•	•	•			94585	Solano	Region 2	•	•	•	•	•	•
96062	Shasta	Region 1		•	•	•			94589	Solano	Region 2	•	•	•	•	•	•
96065	Shasta	Region 1		•	•	•			94590	Solano	Region 2	•	•	•	•	•	•
96069	Shasta	Region 1		•	•	•			94591	Solano	Region 2	•	•	•	•	•	•
96070	Shasta	Region 1		•	•	•			94592	Solano	Region 2	•	•	•	•	•	•
96071	Shasta	Region 1		•		•			95616	Solano	Region 2	•	•	•	•	•	•
96073	Shasta	Region 1		•	•	•			95618	Solano	Region 2	•	•	•	•	•	•
96076	Shasta	Region 1		•		•			95620	Solano	Region 2	•	•	•	•	•	•
96079	Shasta	Region 1		•	•	•			95625	Solano	Region 2	•	•	•	•	•	•
96084	Shasta	Region 1		•	•	•			95687	Solano	Region 2	•	•	•	•	•	•
96087	Shasta	Region 1		•	•	•			95688	Solano	Region 2	•	•	•	•	•	•
96088	Shasta	Region 1		•	•	•			95690	Solano	Region 2	•	•	•	•	•	•
96089	Shasta	Region 1		•	•	•			95694	Solano	Region 2	•	•	•	•	•	•
96095	Shasta	Region 1		•	•	•			95696	Solano	Region 2	•	•	•	•	•	•
96096	Shasta	Region 1		•	•	•			94515	Sonoma	Region 2	•	•			•	•
96099	Shasta	Region 1		•	•	•			94922	Sonoma	Region 2	•	•	•		•	•
95910	Sierra	Region 1		•		•			94923	Sonoma	Region 2	•	•	•		•	•
95922	Sierra	Region 1		•	•	•			94926	Sonoma	Region 2	•	•	•		•	•
95936	Sierra	Region 1		•		•			94927	Sonoma	Region 2	•	•	•		•	•
95944	Sierra	Region 1		•		•			94928	Sonoma	Region 2	•	•	•		•	•
95960	Sierra	Region 1		•		•			94931	Sonoma	Region 2	•	•	•		•	•
96105	Sierra	Region 1		•		•			94951	Sonoma	Region 2	•	•	•		•	•
96118	Sierra	Region 1		•		•			94952	Sonoma	Region 2	•	•			•	•
96124	Sierra	Region 1		•		•			94953	Sonoma	Region 2	•	•	•		•	•
96125	Sierra	Region 1		•		•			94954	Sonoma	Region 2	•	•	•		•	•
96126	Sierra	Region 1		•		•			94955	Sonoma	Region 2	•	•	•		•	•
95568	Siskiyou	Region 1		•		•			94972	Sonoma	Region 2	•	•	•		•	•
96014	Siskiyou	Region 1		•		•			94975	Sonoma	Region 2	•	•	•		•	•
96023	Siskiyou	Region 1		•		•			94999	Sonoma	Region 2	•	•	•		•	•
96025	Siskiyou	Region 1		•		•			95401	Sonoma	Region 2	•	•	•		•	•
96027	Siskiyou	Region 1		•		•			95402	Sonoma	Region 2	•	•	•		•	•
96031	Siskiyou	Region 1		•		•			95403	Sonoma	Region 2	•	•	•		•	•

ZIP Code	County	Pricing Region	Access Dental — DHMO	Anthem — DPPO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Premier Access — DPPO	ZIP Code	County	Pricing Region	Access Dental — DHMO	Anthem — DPPO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Premier Access — DPPO
95404	Sonoma	Region 2	•	•	•		•	•	95367	Stanislaus	Region 10	•	•	•	•	•	•
95405	Sonoma	Region 2	•	•	•		•	•	95368	Stanislaus	Region 10	•	•	•	•	•	•
95406	Sonoma	Region 2	•	•	•		•	•	95380	Stanislaus	Region 10	•	•	•	•	•	•
95407	Sonoma	Region 2	•	•	•		•	•	95381	Stanislaus	Region 10	•	•	•	•	•	•
95409	Sonoma	Region 2	•	•	•		•	•	95382	Stanislaus	Region 10	•	•	•	•	•	•
95412	Sonoma	Region 2	•	•	•		•	•	95385	Stanislaus	Region 10	•	•	•	•	•	•
95416	Sonoma	Region 2	•	•	•		•	•	95386	Stanislaus	Region 10	•	•	•	•	•	•
95419	Sonoma	Region 2	•	•	•		•	•	95387	Stanislaus	Region 10	•	•	•	•	•	•
95421	Sonoma	Region 2	•	•	•		•	•	95397	Stanislaus	Region 10	•	•	•	•	•	•
95425	Sonoma	Region 2	•	•	•		•	•	95626	Sutter	Region 1		•	•	•		
95430	Sonoma	Region 2	•	•	•		•	•	95645	Sutter	Region 1		•	•	•		
95431	Sonoma	Region 2	•	•	•		•	•	95659	Sutter	Region 1		•	•	•		
95433	Sonoma	Region 2	•	•	•		•	•	95668	Sutter	Region 1		•	•	•		
95436	Sonoma	Region 2	•	•	•		•	•	95674	Sutter	Region 1		•	•	•		
95439	Sonoma	Region 2	•	•	•		•	•	95676	Sutter	Region 1		•	•	•		
95441	Sonoma	Region 2	•	•	•		•	•	95692	Sutter	Region 1		•	•	•		
95442	Sonoma	Region 2	•	•	•		•	•	95836	Sutter	Region 1		•	•	•		
95444	Sonoma	Region 2	•	•	•		•	•	95837	Sutter	Region 1		•	•	•		
95446	Sonoma	Region 2	•	•	•		•	•	95948	Sutter	Region 1		•	•	•		
95448	Sonoma	Region 2	•	•	•		•	•	95953	Sutter	Region 1		•	•	•		
95450	Sonoma	Region 2	•	•	•		•	•	95957	Sutter	Region 1		•	•	•		
95452	Sonoma	Region 2	•	•	•		•	•	95982	Sutter	Region 1		•	•	•		
95462	Sonoma	Region 2	•	•	•		•	•	95991	Sutter	Region 1		•	•	•		
95465	Sonoma	Region 2	•	•	•		•	•	95992	Sutter	Region 1		•	•	•		
95471	Sonoma	Region 2	•	•	•		•	•	95993	Sutter	Region 1		•	•	•		
95472	Sonoma	Region 2	•	•	•		•	•	95963	Tehama	Region 1		•				
95473	Sonoma	Region 2	•	•	•		•	•	95973	Tehama	Region 1		•				
95476	Sonoma	Region 2	•	•	•		•	•	96021	Tehama	Region 1		•	•	•		
95480	Sonoma	Region 2	•	•	•		•	•	96022	Tehama	Region 1		•	•	•		
95486	Sonoma	Region 2	•	•	•		•	•	96029	Tehama	Region 1		•	•	•		
95487	Sonoma	Region 2	•	•	•		•	•	96035	Tehama	Region 1		•	•	•		
95492	Sonoma	Region 2	•	•	•		•	•	96055	Tehama	Region 1		•	•	•		
95497	Sonoma	Region 2	•	•				•	96059	Tehama	Region 1		•				
95230	Stanislaus	Region 10	•	•	•	•	•	•	96061	Tehama	Region 1		•				
95304	Stanislaus	Region 10	•	•	•	•	•	•	96063	Tehama	Region 1		•		•		
95307	Stanislaus	Region 10	•	•	•	•	•	•	96074	Tehama	Region 1		•		•		
95313	Stanislaus	Region 10	•	•	•	•	•	•	96075	Tehama	Region 1		•	•	•		
95316	Stanislaus	Region 10	•	•	•	•	•	•	96076	Tehama	Region 1		•				
95319	Stanislaus	Region 10	•	•	•	•	•	•	96078	Tehama	Region 1		•	•	•		
95322	Stanislaus	Region 10	•	•	•	•	•	•	96080	Tehama	Region 1		•	•	•		
95323	Stanislaus	Region 10	•	•	•	•	•	•	96090	Tehama	Region 1		•	•	•		
95326	Stanislaus	Region 10	•	•	•	•	•	•	96092	Tehama	Region 1		•	•	•		
95328	Stanislaus	Region 10	•	•	•	•	•	•	95526	Trinity	Region 1		•		•		
95329	Stanislaus	Region 10	•	•	•	•	•	•	95527	Trinity	Region 1		•		•		
95350	Stanislaus	Region 10	•	•	•	•	•	•	95552	Trinity	Region 1		•		•		
95351	Stanislaus	Region 10	•	•	•	•	•	•	95563	Trinity	Region 1		•		•		
95352	Stanislaus	Region 10	•	•	•	•	•	•	95595	Trinity	Region 1		•		•		
95353	Stanislaus	Region 10	•	•	•	•	•	•	96010	Trinity	Region 1		•		•		
95354	Stanislaus	Region 10	•	•	•	•	•	•	96024	Trinity	Region 1		•	•	•		
95355	Stanislaus	Region 10	•	•	•	•	•	•	96041	Trinity	Region 1		•		•		
95356	Stanislaus	Region 10	•	•	•	•	•	•	96046	Trinity	Region 1		•		•		
95357	Stanislaus	Region 10	•	•	•	•	•	•	96048	Trinity	Region 1		•		•		
95358	Stanislaus	Region 10	•	•	•	•	•	•	96052	Trinity	Region 1		•	•	•		
95360	Stanislaus	Region 10	•	•	•	•	•	•	96076	Trinity	Region 1		•	•	•		
95361	Stanislaus	Region 10	•	•	•	•	•	•	96091	Trinity	Region 1		•		•		
95363	Stanislaus	Region 10	•	•	•	•	•	•	96093	Trinity	Region 1		•	•	•		

ZIP Code	County	Pricing Region	Access Dental — DHMO	Anthem — DPPO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Premier Access — DPPO
93063	Ventura	Region 12	•	•	•	•	•	•
93064	Ventura	Region 12	•	•	•	•	•	•
93065	Ventura	Region 12	•	•	•	•	•	•
93066	Ventura	Region 12	•	•	•	•	•	•
93094	Ventura	Region 12	•	•	•	•	•	•
93099	Ventura	Region 12	•	•	•	•	•	•
93252	Ventura	Region 12	•	•	•	•	•	•
95605	Yolo	Region 3	•	•	•	•	•	•
95606	Yolo	Region 3	•	•	•	•	•	•
95607	Yolo	Region 3	•	•	•	•	•	•
95612	Yolo	Region 3	•	•	•	•	•	•
95615	Yolo	Region 3	•	•	•	•	•	•
95616	Yolo	Region 3	•	•	•	•	•	•
95617	Yolo	Region 3	•	•	•	•	•	•
95618	Yolo	Region 3	•	•	•	•	•	•
95627	Yolo	Region 3	•	•	•	•	•	•
95637	Yolo	Region 3	•	•	•	•	•	•
95645	Yolo	Region 3	•	•	•	•	•	•
95653	Yolo	Region 3	•	•	•	•	•	•
95679	Yolo	Region 3	•	•	•	•	•	•
95691	Yolo	Region 3	•	•	•	•	•	•
95694	Yolo	Region 3	•	•	•	•	•	•
95695	Yolo	Region 3	•	•	•	•	•	•
95697	Yolo	Region 3	•	•	•	•	•	•
95698	Yolo	Region 3	•	•	•	•	•	•
95776	Yolo	Region 3	•	•	•	•	•	•
95798	Yolo	Region 3	•	•	•	•	•	•
95799	Yolo	Region 3	•	•	•	•	•	•
95912	Yolo	Region 3	•	•	•	•	•	•
95937	Yolo	Region 3	•	•	•	•	•	•
95692	Yuba	Region 1		•	•	•		
95901	Yuba	Region 1		•	•	•		
95903	Yuba	Region 1		•	•	•		
95914	Yuba	Region 1		•	•	•		
95918	Yuba	Region 1		•	•	•		
95919	Yuba	Region 1		•	•	•		
95922	Yuba	Region 1		•	•	•		
95925	Yuba	Region 1		•	•	•		
95935	Yuba	Region 1		•	•	•		
95941	Yuba	Region 1		•	•	•		
95960	Yuba	Region 1		•	•	•		
95961	Yuba	Region 1		•	•	•		
95962	Yuba	Region 1		•	•	•		
95966	Yuba	Region 1		•	•	•		
95972	Yuba	Region 1		•	•	•		
95977	Yuba	Region 1		•	•	•		
95981	Yuba	Region 1		•	•	•		

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



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 50.90	\$ 29.25
Delta Dental DHMO	\$ 20.99	\$ 19.99
Delta Dental DPPO	\$ 53.99	\$ 30.99
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 2

Napa, Sonoma, Solano, Marin



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 13.99	\$ 15.49
Delta Dental DPPO	\$ 60.99	\$ 34.99
Dental Health Services DHMO	\$ 13.75	\$ 12.95
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 3

Sacramento, Placer, El Dorado, Yolo



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 13.99	\$ 15.49
Delta Dental DPPO	\$ 55.99	\$ 31.99
Dental Health Services DHMO	\$ 13.75	\$ 12.95
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 4

San Francisco



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 63.99	\$ 35.99
Dental Health Services DHMO	\$ 12.75	\$ 12.95
Premier Access DPPO	\$ 64.46	\$ 48.00

Pricing Region 5

Contra Costa



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 60.99	\$ 34.99
Dental Health Services DHMO	\$ 13.75	\$ 12.75
Premier Access DPPO	\$ 64.46	\$ 48.00

Pricing Region 6

Alameda



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 60.99	\$ 34.99
Dental Health Services DHMO	\$ 13.75	\$ 12.95
Premier Access DPPO	\$ 64.46	\$ 48.00

Pricing Region 7

Santa Clara



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 60.99	\$ 34.99
Dental Health Services DHMO	\$ 13.75	\$ 12.95
Premier Access DPPO	\$ 64.46	\$ 48.00

Pricing Region 8

San Mateo



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DPPO	\$ 60.99	\$ 34.99
Dental Health Services DHMO	\$ 13.75	\$ 12.95
Premier Access DPPO	\$ 64.46	\$ 48.00

Pricing Region 9

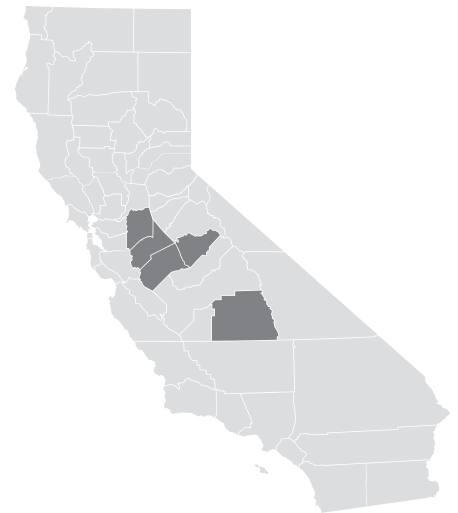
Santa Cruz, Monterey,
San Benito



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 22.00	\$ 25.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 13.99	\$ 15.49
Delta Dental DPPO	\$ 59.99	\$ 33.99
Dental Health Services DHMO	\$ 14.25	\$ 13.50
Premier Access DPPO	\$ 64.46	\$ 48.00

Pricing Region 10

San Joaquin, Stanislaus,
Merced, Mariposa, Tulare



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 48.15	\$ 27.45
Delta Dental DHMO	\$ 13.99	\$ 15.49
Delta Dental DPPO	\$ 53.99	\$ 30.99
Dental Health Services DHMO	\$ 13.75	\$ 12.95
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 11

Fresno, Kings, Madera



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 47.85	\$ 27.00
Delta Dental DHMO	\$ 13.99	\$ 15.49
Delta Dental DPPO	\$ 51.99	\$ 29.99
Dental Health Services DHMO	\$ 14.25	\$ 13.50
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 12

San Luis Obispo, Ventura,
Santa Barbara



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 11.00	\$ 14.00
Anthem DPPO	\$ 50.90	\$ 29.25
Delta Dental DHMO	\$ 13.99	\$ 15.49
Delta Dental DPPO	\$ 56.99	\$ 32.99
Dental Health Services DHMO	\$ 13.75	\$ 12.95
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 13

Mono, Inyo, Imperial



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Anthem DPPO	\$ 48.15	\$ 27.45
Delta Dental DHMO	\$ 13.99	\$ 15.49
Delta Dental DPPO	\$ 52.99	\$ 29.99
Dental Health Services DHMO	\$ 15.50	\$ 15.00

Pricing Region 14

Kern



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 11.00	\$ 14.00
Anthem DPPO	\$ 47.85	\$ 27.00
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 52.99	\$ 29.99
Dental Health Services DHMO	\$ 11.95	\$ 12.50
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 15

Los Angeles



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 11.00	\$ 14.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 54.99	\$ 31.99
Dental Health Services DHMO	\$ 11.95	\$ 12.50
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 16

Los Angeles



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 11.00	\$ 14.00
Anthem DPPO	\$ 50.90	\$ 29.25
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 57.99	\$ 32.99
Dental Health Services DHMO	\$ 11.95	\$ 12.50
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 17

San Bernardino, Riverside



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 11.00	\$ 14.00
Anthem DPPO	\$ 48.15	\$ 27.45
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 53.99	\$ 30.99
Dental Health Services DHMO	\$ 11.95	\$ 12.50
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 18

Orange



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 11.00	\$ 14.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 57.99	\$ 32.99
Dental Health Services DHMO	\$ 11.95	\$ 12.50
Premier Access DPPO	\$ 55.09	\$ 41.00

Pricing Region 19

San Diego



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 11.00	\$ 14.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 12.99	\$ 14.49
Delta Dental DPPO	\$ 55.99	\$ 31.99
Dental Health Services DHMO	\$ 11.95	\$ 12.50
Premier Access DPPO	\$ 55.09	\$ 41.00

Participating Dental Companies



Access Dental Plan

About the company:

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

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

Website: www.premierlife.com

Phone: 844-561-5600

Participating Dental Companies



Anthem Blue Cross

About the company:

As an independent licensee of the Blue Cross Blue Shield Association, Anthem Blue Cross is a major U.S. health insurance company, with more policyholders in California than any other insurer.

Anthem* is a leader in the dental benefits business, with more than 45 years of experience. As part of one of the nation's largest health care companies, we have the financial stability needed to compete in today's marketplace. And we hold an A.M. Best Company Rating of "A" (Excellent), proof of our strength and stability. We manage dental plans for more than 9.1 million people.

With the Anthem Family Dental Plan, members will enjoy these standard services:

- Easy access to plan information.
- Expert customer service.
- Swift claims payments and data-based benefits.
- Ask a Hygienist email service.

Anthem Family Dental Plan members have access to one of the nation's largest dental networks which includes dentists in all 50 states.

Network: General dentists: 10,558
Specialists: 26,660

Website: www.anthem.com/ca

Phone: 877-702-3074

* Anthem and affiliated companies

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 is 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

DHMO: 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 and 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



Premier Access

About the company:

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

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

Website: www.premierlife.com

Phone: 844-561-5600

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. DHMOs 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.



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