



Family Dental

PLANS AND RATES FOR 2018

October 2017

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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 now have 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**
- **California Dental Network**
- **Delta Dental of California**
- **Dental Health Services**
- **Liberty Dental Plan**
- **Premier Access**

There are two different product types available, depending on where a 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 in addition to a health plan.

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, along with diagnostic and preventive services that are available at no charge without being 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 tooth	\$ 50	\$ 50
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 IN network	Child OUT of network	Adult IN network	Adult OUT of network
Diagnostic and preventive (includes X-rays, exams, cleanings and sealants)	0%	10%	0%	10%
Amalgam filling – one surface	20%	30%	20%	30%
Root canal – molar	50%	50%	50%	50%
Gingivectomy per quad	50%	50%	50%	50%
Extraction – single tooth, exposed root or erupted	50%	50%	50%	50%
Extraction – complete bony	50%	50%	50%	50%
Crown – porcelain with metal	50%	50%	50%	50%
Medically necessary orthodontia	50%	50%	not covered	not covered
Enrollee costs				
Deductible <i>(waived for diagnostic and preventive)</i>	\$ 65	\$ 65	\$ 50	\$ 50
Annual benefit limit	none		\$ 1,500	
Individual out-of-pocket maximum	\$ 350	N/A	N/A	
Family out-of-pocket maximum <i>(two or more children)</i>	\$ 700	N/A	N/A	
Office copay	\$ 0	\$ 0	\$ 0	\$ 0
Waiting period	none	none	6 months* for major services	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.
5. The member cost share for Medically Necessary Orthodontia services applies to the course of treatment, not individual benefit years within a multi-year course of treatment. This member cost share applies to the course of treatment as long as the member remains enrolled in the plan.

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.
4. Tooth whitening, adult orthodontia and implants are not covered services.

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	CALIFORNIA DENTAL NETWORK DHMO	DELTA DENTAL DHMO	DELTA DENTAL DPPO	DENTAL HEALTH SERVICES DHMO	LIBERTY DENTAL 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 to find your ZIP code. This also shows your pricing region which will provide the plan premium rates on pages 33-42.

county	page number(s)	county	page number(s)
Alameda.....	8	Orange	19-20
Alpine.....	8	Placer.....	20
Amador	8	Plumas	20
Butte	8	Riverside	20-21
Calaveras	8-9	Sacramento	21-22
Colusa.....	9	San Benito.....	22
Contra Costa	9	San Bernardino	22-23
Del Norte	9	San Diego	23-25
El Dorado	9-10	San Francisco	25-26
Fresno	10	San Joaquin.....	26
Glenn.....	10-11	San Luis Obispo.....	26
Humboldt.....	11	San Mateo.....	26-27
Imperial.....	11	Santa Barbara	27
Inyo	11	Santa Clara.....	27-28
Kern	11-12	Santa Cruz.....	28
Kings	12	Shasta.....	28
Lake.....	12	Sierra	28-29
Lassen	12	Siskiyou	29
Los Angeles.....	12-17	Solano	29
Madera.....	17	Sonoma	29
Marin	17	Stanislaus	29-30
Mariposa.....	17	Sutter	30
Mendocino.....	17-18	Tehama	30
Merced.....	18	Trinity.....	30
Modoc	18	Tulare	30-31
Mono	18	Tuolumne	31
Monterey.....	18	Ventura	31
Napa	18	Yolo	31
Nevada.....	18-19	Yuba.....	31-32

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ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO	ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO
95951	Glenn	1		•		•	•		•	•	92259	Imperial	13		•	•	•	•		•	
95963	Glenn	1		•		•	•		•	•	92266	Imperial	13		•	•	•	•		•	
95970	Glenn	1		•		•	•		•	•	92273	Imperial	13		•	•	•	•		•	
95988	Glenn	1		•		•	•		•	•	92274	Imperial	13		•	•	•	•		•	
95501	Humboldt	1		•		•	•		•		92275	Imperial	13		•	•				•	
95502	Humboldt	1		•		•	•		•		92281	Imperial	13		•	•	•			•	
95503	Humboldt	1		•		•	•		•		92283	Imperial	13		•	•				•	
95511	Humboldt	1		•			•		•		92328	Inyo	13		•					•	
95514	Humboldt	1		•			•		•		92384	Inyo	13		•					•	
95518	Humboldt	1		•		•	•		•		92389	Inyo	13		•					•	
95519	Humboldt	1		•		•	•		•		93513	Inyo	13		•			•		•	
95521	Humboldt	1		•		•	•		•		93514	Inyo	13		•					•	
95524	Humboldt	1		•		•	•		•		93515	Inyo	13		•			•		•	
95525	Humboldt	1		•		•	•		•		93522	Inyo	13		•			•		•	
95526	Humboldt	1		•		•	•		•		93526	Inyo	13		•			•		•	
95528	Humboldt	1		•		•	•		•		93527	Inyo	13		•					•	
95534	Humboldt	1		•		•	•		•		93530	Inyo	13		•			•		•	
95536	Humboldt	1		•		•	•		•		93542	Inyo	13		•		•	•		•	
95537	Humboldt	1		•		•	•		•		93545	Inyo	13		•			•		•	
95540	Humboldt	1		•		•	•		•		93549	Inyo	13		•			•		•	
95542	Humboldt	1		•			•		•		93203	Kern	14	•	•		•	•	•	•	•
95545	Humboldt	1		•			•		•		93205	Kern	14	•	•		•	•	•	•	•
95546	Humboldt	1		•		•	•		•		93206	Kern	14	•	•		•	•	•	•	•
95547	Humboldt	1		•		•	•		•		93215	Kern	14	•	•	•	•	•	•	•	•
95549	Humboldt	1		•		•	•		•		93216	Kern	14	•	•	•	•	•	•	•	•
95550	Humboldt	1		•		•	•		•		93220	Kern	14	•	•	•	•	•	•	•	•
95551	Humboldt	1		•		•	•		•		93222	Kern	14	•	•		•	•	•	•	•
95552	Humboldt	1		•			•		•		93224	Kern	14	•	•		•	•	•	•	•
95553	Humboldt	1		•			•		•		93225	Kern	14	•	•		•	•	•	•	•
95554	Humboldt	1		•			•		•		93226	Kern	14	•	•		•	•	•	•	•
95555	Humboldt	1		•			•		•		93238	Kern	14	•	•			•	•	•	•
95556	Humboldt	1		•			•		•		93240	Kern	14	•	•		•	•	•	•	•
95558	Humboldt	1		•			•		•		93241	Kern	14	•	•	•	•	•	•	•	•
95559	Humboldt	1		•			•		•		93243	Kern	14	•	•				•	•	•
95560	Humboldt	1		•			•		•		93249	Kern	14	•	•		•	•	•	•	•
95562	Humboldt	1		•		•	•		•		93250	Kern	14	•	•	•	•	•	•	•	•
95564	Humboldt	1		•		•	•		•		93251	Kern	14	•	•		•	•	•	•	•
95565	Humboldt	1		•		•	•		•		93252	Kern	14	•	•				•	•	•
95569	Humboldt	1		•			•		•		93255	Kern	14	•	•		•	•		•	•
95570	Humboldt	1		•		•	•		•		93263	Kern	14	•	•		•	•	•	•	•
95571	Humboldt	1		•		•	•		•		93268	Kern	14	•	•		•	•	•	•	•
95573	Humboldt	1		•		•	•		•		93276	Kern	14	•	•		•	•	•	•	•
95589	Humboldt	1		•			•		•		93280	Kern	14	•	•		•	•	•	•	•
92004	Imperial	13		•	•				•		93283	Kern	14	•	•		•		•	•	•
92222	Imperial	13		•	•				•		93285	Kern	14	•	•		•	•	•	•	•
92225	Imperial	13		•	•				•		93287	Kern	14	•	•		•	•	•	•	•
92227	Imperial	13		•	•	•	•		•		93301	Kern	14	•	•	•	•	•	•	•	•
92231	Imperial	13		•	•	•	•		•		93302	Kern	14	•	•	•	•	•	•	•	•
92232	Imperial	13		•	•	•	•		•		93303	Kern	14	•	•	•	•	•	•	•	•
92233	Imperial	13		•	•	•			•		93304	Kern	14	•	•	•	•	•	•	•	•
92243	Imperial	13		•	•	•	•		•		93305	Kern	14	•	•	•	•	•	•	•	•
92244	Imperial	13		•	•	•	•		•		93306	Kern	14	•	•	•	•	•	•	•	•
92249	Imperial	13		•	•	•	•		•		93307	Kern	14	•	•	•	•	•	•	•	•
92250	Imperial	13		•	•	•	•		•		93308	Kern	14	•	•	•	•	•	•	•	•
92251	Imperial	13		•	•	•	•		•		93309	Kern	14	•	•	•	•	•	•	•	•
92257	Imperial	13		•	•	•	•		•		93311	Kern	14	•	•	•	•	•	•	•	•

ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO	ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO
93312	Kern	14	•	•	•	•	•	•	•	•	95464	Lake	1		•		•	•		•	•
93313	Kern	14	•	•			•	•	•	•	95467	Lake	1		•		•	•		•	•
93314	Kern	14	•	•	•	•	•	•	•	•	95469	Lake	1		•		•	•		•	•
93380	Kern	14	•	•	•	•	•	•	•	•	95485	Lake	1		•		•	•		•	•
93383	Kern	14	•	•	•	•	•	•	•	•	95493	Lake	1		•		•			•	•
93384	Kern	14	•	•	•	•	•	•	•	•	96006	Lassen	1		•					•	
93385	Kern	14	•	•	•	•	•	•	•	•	96009	Lassen	1		•			•		•	
93386	Kern	14	•	•	•	•	•	•	•	•	96056	Lassen	1		•			•		•	
93387	Kern	14	•	•	•	•	•	•	•	•	96068	Lassen	1		•			•		•	
93388	Kern	14	•	•	•	•	•	•	•	•	96109	Lassen	1		•			•		•	
93389	Kern	14	•	•	•	•	•	•	•	•	96113	Lassen	1		•			•		•	
93390	Kern	14	•	•	•	•	•	•	•	•	96114	Lassen	1		•					•	
93501	Kern	14	•	•		•	•	•	•	•	96117	Lassen	1		•			•		•	
93502	Kern	14	•	•	•	•	•	•	•	•	96119	Lassen	1		•			•		•	
93504	Kern	14	•	•		•	•	•	•	•	96121	Lassen	1		•			•		•	
93505	Kern	14	•	•		•		•	•	•	96123	Lassen	1		•					•	
93516	Kern	14	•	•		•	•	•	•	•	96127	Lassen	1		•			•		•	
93518	Kern	14	•	•		•	•	•	•	•	96128	Lassen	1		•			•		•	
93519	Kern	14	•	•		•	•	•	•	•	96130	Lassen	1		•			•		•	
93523	Kern	14	•	•		•	•	•	•	•	96132	Lassen	1		•			•		•	
93524	Kern	14	•	•		•	•	•	•	•	96136	Lassen	1		•			•		•	
93527	Kern	14	•	•		•	•		•	•	96137	Lassen	1		•					•	
93528	Kern	14	•	•		•	•		•	•	90001	Los Angeles	16	•	•	•	•	•	•	•	•
93531	Kern	14	•	•	•	•	•	•	•	•	90002	Los Angeles	16	•	•	•	•	•	•	•	•
93536	Kern	14	•	•				•	•	•	90003	Los Angeles	16	•	•	•	•	•	•	•	•
93554	Kern	14	•	•		•	•		•	•	90004	Los Angeles	16	•	•	•	•	•	•	•	•
93555	Kern	14	•	•					•	•	90005	Los Angeles	16	•	•	•	•	•	•	•	•
93556	Kern	14	•	•		•	•		•	•	90006	Los Angeles	16	•	•	•	•	•	•	•	•
93558	Kern	14	•	•		•	•		•	•	90007	Los Angeles	16	•	•	•	•	•	•	•	•
93560	Kern	14	•	•		•	•	•	•	•	90008	Los Angeles	16	•	•	•	•	•	•	•	•
93561	Kern	14	•	•	•	•	•	•	•	•	90009	Los Angeles	16	•	•	•	•	•	•	•	•
93581	Kern	14	•	•	•	•	•	•	•	•	90010	Los Angeles	16	•	•	•	•	•	•	•	•
93596	Kern	14	•	•		•	•	•	•	•	90011	Los Angeles	16	•	•	•	•	•	•	•	•
93202	Kings	11	•	•	•	•	•	•	•	•	90012	Los Angeles	16	•	•	•	•	•	•	•	•
93204	Kings	11	•	•	•	•	•	•	•	•	90013	Los Angeles	16	•	•	•	•	•	•	•	•
93212	Kings	11	•	•	•	•	•	•	•	•	90014	Los Angeles	16	•	•	•	•	•	•	•	•
93230	Kings	11	•	•	•	•	•	•	•	•	90015	Los Angeles	16	•	•	•	•	•	•	•	•
93232	Kings	11	•	•	•	•	•	•	•	•	90016	Los Angeles	16	•	•	•	•	•	•	•	•
93239	Kings	11	•	•	•	•	•	•	•	•	90017	Los Angeles	16	•	•	•	•	•	•	•	•
93242	Kings	11	•	•	•	•	•	•	•	•	90018	Los Angeles	16	•	•	•	•	•	•	•	•
93245	Kings	11	•	•	•	•	•	•	•	•	90019	Los Angeles	16	•	•	•	•	•	•	•	•
93246	Kings	11	•	•	•	•	•	•	•	•	90020	Los Angeles	16	•	•	•	•	•	•	•	•
93266	Kings	11	•	•	•	•	•	•	•	•	90021	Los Angeles	16	•	•	•	•	•	•	•	•
93631	Kings	11	•	•	•	•	•	•	•	•	90022	Los Angeles	16	•	•	•	•	•	•	•	•
93656	Kings	11	•	•	•	•	•	•	•	•	90023	Los Angeles	16	•	•	•	•	•	•	•	•
95422	Lake	1		•		•	•		•	•	90024	Los Angeles	16	•	•	•	•	•	•	•	•
95423	Lake	1		•		•	•		•	•	90025	Los Angeles	16	•	•	•	•	•	•	•	•
95424	Lake	1		•		•	•		•	•	90026	Los Angeles	16	•	•	•	•	•	•	•	•
95426	Lake	1		•		•	•		•	•	90027	Los Angeles	16	•	•	•	•	•	•	•	•
95435	Lake	1		•		•	•		•	•	90028	Los Angeles	16	•	•	•	•	•	•	•	•
95443	Lake	1		•		•	•		•	•	90029	Los Angeles	16	•	•	•	•	•	•	•	•
95451	Lake	1		•		•	•		•	•	90030	Los Angeles	16	•	•	•	•	•	•	•	•
95453	Lake	1		•		•	•		•	•	90031	Los Angeles	16	•	•	•	•	•	•	•	•
95457	Lake	1		•		•	•		•	•	90032	Los Angeles	16	•	•	•	•	•	•	•	•
95458	Lake	1		•		•	•		•	•	90033	Los Angeles	16	•	•	•	•	•	•	•	•
95461	Lake	1		•		•	•		•	•	90034	Los Angeles	16	•	•	•	•	•	•	•	•

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Covered California Family Dental Plans and Rates for 2018 17

ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO	ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO
95481	Mendocino	1		•		•			•		93450	Monterey	9	•	•		•	•		•	•
95482	Mendocino	1		•			•		•		93451	Monterey	9	•	•		•	•	•	•	•
95488	Mendocino	1		•			•		•		93901	Monterey	9	•	•	•	•	•	•	•	•
95490	Mendocino	1		•			•		•		93902	Monterey	9	•	•	•	•	•	•	•	•
95494	Mendocino	1		•			•		•		93905	Monterey	9	•	•	•	•	•	•	•	•
95585	Mendocino	1		•			•		•		93906	Monterey	9	•	•	•	•	•	•	•	•
95587	Mendocino	1		•			•		•		93907	Monterey	9	•	•	•	•	•	•	•	•
95589	Mendocino	1		•			•		•		93908	Monterey	9	•	•	•	•	•	•	•	•
93610	Merced	10		•	•	•	•	•	•	•	93912	Monterey	9	•	•	•	•	•	•	•	•
93620	Merced	10		•	•	•	•	•	•	•	93915	Monterey	9	•	•	•	•	•	•	•	•
93622	Merced	10		•	•	•	•	•	•	•	93920	Monterey	9	•	•		•	•		•	•
93635	Merced	10		•	•	•	•	•	•	•	93921	Monterey	9	•	•	•	•	•	•	•	•
93661	Merced	10		•	•	•	•	•	•	•	93922	Monterey	9	•	•	•	•	•		•	•
93665	Merced	10		•	•	•	•	•	•	•	93923	Monterey	9	•	•	•	•	•	•	•	•
95301	Merced	10		•	•	•	•	•	•	•	93924	Monterey	9	•	•	•	•	•	•	•	•
95303	Merced	10		•	•	•	•	•	•	•	93925	Monterey	9	•	•	•	•	•	•	•	•
95312	Merced	10		•	•	•	•	•	•	•	93926	Monterey	9	•	•	•	•	•	•	•	•
95315	Merced	10		•	•	•	•	•	•	•	93927	Monterey	9	•	•		•	•	•	•	•
95317	Merced	10		•	•	•	•	•	•	•	93928	Monterey	9	•	•		•	•		•	•
95322	Merced	10		•	•	•	•	•	•	•	93930	Monterey	9	•	•		•	•		•	•
95324	Merced	10		•	•	•	•	•	•	•	93932	Monterey	9	•	•	•	•	•		•	•
95333	Merced	10		•	•	•	•	•	•	•	93933	Monterey	9	•	•	•	•	•	•	•	•
95334	Merced	10		•	•	•	•	•	•	•	93940	Monterey	9	•	•	•	•	•	•	•	•
95340	Merced	10		•	•	•	•	•	•	•	93942	Monterey	9	•	•	•	•	•	•	•	•
95341	Merced	10		•	•	•	•	•	•	•	93943	Monterey	9	•	•	•	•	•	•	•	•
95343	Merced	10		•	•	•	•	•	•	•	93944	Monterey	9	•	•	•	•	•	•	•	•
95344	Merced	10		•	•	•	•	•	•	•	93950	Monterey	9	•	•	•	•	•	•	•	•
95348	Merced	10		•	•	•	•	•	•	•	93953	Monterey	9	•	•	•	•	•	•	•	•
95360	Merced	10		•	•	•	•	•	•	•	93954	Monterey	9	•	•	•	•	•		•	•
95365	Merced	10		•	•	•	•	•	•	•	93955	Monterey	9	•	•	•	•	•	•	•	•
95369	Merced	10		•	•	•	•	•	•	•	93960	Monterey	9	•	•	•	•	•	•	•	•
95374	Merced	10		•	•	•	•	•	•	•	93962	Monterey	9	•	•	•	•	•	•	•	•
95380	Merced	10		•	•	•	•	•	•	•	95004	Monterey	9	•	•	•	•	•	•	•	•
95388	Merced	10		•	•	•	•	•	•	•	95012	Monterey	9	•	•	•	•	•	•	•	•
96006	Modoc	1		•			•		•		95039	Monterey	9	•	•	•	•	•	•	•	•
96015	Modoc	1		•			•		•		95076	Monterey	9	•	•		•	•	•	•	•
96054	Modoc	1		•			•		•		94503	Napa	2	•	•	•	•	•	•	•	•
96056	Modoc	1		•					•		94508	Napa	2	•	•		•	•	•	•	•
96101	Modoc	1		•			•		•		94515	Napa	2	•	•		•	•	•	•	•
96104	Modoc	1		•			•		•		94558	Napa	2	•	•	•	•	•	•	•	•
96108	Modoc	1		•					•		94559	Napa	2	•	•	•	•	•	•	•	•
96110	Modoc	1		•					•		94562	Napa	2	•	•		•	•	•	•	•
96112	Modoc	1		•			•		•		94567	Napa	2	•	•		•	•	•	•	•
96115	Modoc	1		•			•		•		94573	Napa	2	•	•		•	•	•	•	•
96116	Modoc	1		•			•		•		94574	Napa	2	•	•	•	•	•	•	•	•
96134	Modoc	1		•					•		94576	Napa	2	•	•		•	•	•	•	•
97635	Modoc	1		•					•		94581	Napa	2	•	•		•	•	•	•	•
93512	Mono	13		•			•		•		94599	Napa	2	•	•		•	•	•	•	•
93514	Mono	13		•			•		•		95476	Napa	2	•	•		•	•	•	•	•
93517	Mono	13		•					•		95602	Nevada	1		•			•		•	
93529	Mono	13		•			•		•		95712	Nevada	1		•		•	•		•	
93541	Mono	13		•			•		•		95724	Nevada	1		•			•		•	
93546	Mono	13		•			•		•		95728	Nevada	1		•			•		•	
96107	Mono	13		•					•		95924	Nevada	1		•		•	•		•	
96133	Mono	13		•			•		•		95945	Nevada	1		•		•	•		•	
93426	Monterey	9	•	•		•	•	•	•	•	95946	Nevada	1		•		•	•		•	

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Covered California Family Dental Plans and Rates for 2018 23

Covered California Family Dental Plans and Rates for 2018 24

Covered California Family Dental Plans and Rates for 2018 25

Covered California Family Dental Plans and Rates for 2018 26

Covered California Family Dental Plans and Rates for 2018 27

Covered California Family Dental Plans and Rates for 2018 28

ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO	ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO
95936	Sierra	1		•			•	•			94928	Sonoma	2	•	•	•	•	•	•	•	•
95944	Sierra	1		•			•	•			94931	Sonoma	2	•	•	•	•	•	•	•	•
95960	Sierra	1		•			•	•			94951	Sonoma	2	•	•	•	•	•	•	•	•
96105	Sierra	1		•			•	•			94952	Sonoma	2	•	•	•	•	•	•	•	•
96118	Sierra	1		•			•	•			94953	Sonoma	2	•	•	•	•	•	•	•	•
96124	Sierra	1		•			•	•			94954	Sonoma	2	•	•	•	•	•	•	•	•
96125	Sierra	1		•			•	•			94955	Sonoma	2	•	•	•	•	•	•	•	•
96126	Sierra	1		•			•	•			94972	Sonoma	2	•	•	•	•	•	•	•	•
95568	Siskiyou	1		•			•	•			94975	Sonoma	2	•	•	•	•	•	•	•	•
96014	Siskiyou	1		•			•	•			94999	Sonoma	2	•	•	•	•	•	•	•	•
96023	Siskiyou	1		•			•	•			95401	Sonoma	2	•	•	•	•	•	•	•	•
96025	Siskiyou	1		•			•	•			95402	Sonoma	2	•	•	•	•	•	•	•	•
96027	Siskiyou	1		•			•	•			95403	Sonoma	2	•	•	•	•	•	•	•	•
96031	Siskiyou	1		•			•	•			95404	Sonoma	2	•	•	•	•	•	•	•	•
96032	Siskiyou	1		•			•	•			95405	Sonoma	2	•	•	•	•	•	•	•	•
96034	Siskiyou	1		•			•	•			95406	Sonoma	2	•	•	•	•	•	•	•	•
96037	Siskiyou	1		•			•	•			95407	Sonoma	2	•	•	•	•	•	•	•	•
96038	Siskiyou	1		•			•	•			95409	Sonoma	2	•	•	•	•	•	•	•	•
96039	Siskiyou	1		•			•	•			95412	Sonoma	2	•	•		•	•	•	•	•
96044	Siskiyou	1		•			•	•			95416	Sonoma	2	•	•	•	•	•	•	•	•
96050	Siskiyou	1		•			•	•			95419	Sonoma	2	•	•	•	•	•	•	•	•
96057	Siskiyou	1		•			•	•			95421	Sonoma	2	•	•		•	•	•	•	•
96058	Siskiyou	1		•			•	•			95425	Sonoma	2	•	•		•	•	•	•	•
96064	Siskiyou	1		•			•	•			95430	Sonoma	2	•	•	•	•	•	•	•	•
96067	Siskiyou	1		•			•	•			95431	Sonoma	2	•	•	•	•	•	•	•	•
96085	Siskiyou	1		•			•	•			95433	Sonoma	2	•	•	•	•	•	•	•	•
96086	Siskiyou	1		•			•	•			95436	Sonoma	2	•	•	•	•	•	•	•	•
96091	Siskiyou	1		•			•	•			95439	Sonoma	2	•	•	•	•	•	•	•	•
96094	Siskiyou	1		•			•	•			95441	Sonoma	2	•	•		•	•	•	•	•
96097	Siskiyou	1		•			•	•			95442	Sonoma	2	•	•	•	•	•	•	•	•
96134	Siskiyou	1		•			•	•			95444	Sonoma	2	•	•	•	•	•	•	•	•
94503	Solano	2	•	•	•	•	•	•	•	•	95446	Sonoma	2	•	•		•	•	•	•	•
94510	Solano	2	•	•	•	•	•	•	•	•	95448	Sonoma	2	•	•		•	•	•	•	•
94512	Solano	2	•	•	•	•	•	•	•	•	95450	Sonoma	2	•	•		•	•	•	•	•
94533	Solano	2	•	•	•	•	•	•	•	•	95452	Sonoma	2	•	•	•	•	•	•	•	•
94534	Solano	2	•	•	•	•	•	•	•	•	95462	Sonoma	2	•	•	•	•	•	•	•	•
94535	Solano	2	•	•	•	•	•	•	•	•	95465	Sonoma	2	•	•	•	•	•	•	•	•
94571	Solano	2	•	•	•	•	•	•	•	•	95471	Sonoma	2	•	•	•	•	•	•	•	•
94585	Solano	2	•	•	•	•	•	•	•	•	95472	Sonoma	2	•	•	•	•	•	•	•	•
94589	Solano	2	•	•	•	•	•	•	•	•	95473	Sonoma	2	•	•	•	•	•	•	•	•
94590	Solano	2	•	•	•	•	•	•	•	•	95476	Sonoma	2	•	•	•	•	•	•	•	•
94591	Solano	2	•	•	•	•	•	•	•	•	95480	Sonoma	2	•	•	•	•	•	•	•	•
94592	Solano	2	•	•	•	•	•	•	•	•	95486	Sonoma	2	•	•	•	•	•	•	•	•
95616	Solano	2	•	•	•	•	•	•	•	•	95487	Sonoma	2	•	•	•	•	•	•	•	•
95618	Solano	2	•	•	•	•	•	•	•	•	95492	Sonoma	2	•	•	•	•	•	•	•	•
95620	Solano	2	•	•	•	•	•	•	•	•	95497	Sonoma	2	•	•	•	•	•		•	•
95625	Solano	2	•	•	•	•	•	•	•	•	95230	Stanislaus	10	•	•	•	•	•	•	•	•
95687	Solano	2	•	•	•	•	•	•	•	•	95304	Stanislaus	10	•	•	•	•	•	•	•	•
95688	Solano	2	•	•	•	•	•	•	•	•	95307	Stanislaus	10	•	•	•	•	•	•	•	•
95690	Solano	2	•	•	•	•	•	•	•	•	95313	Stanislaus	10	•	•	•	•	•	•	•	•
95694	Solano	2	•	•	•	•	•	•	•	•	95316	Stanislaus	10	•	•	•	•	•	•	•	•
95696	Solano	2	•	•	•	•	•	•	•	•	95319	Stanislaus	10	•	•	•	•	•	•	•	•
94515	Sonoma	2	•	•		•	•	•	•	•	95322	Stanislaus	10	•	•	•	•	•	•	•	•
94922	Sonoma	2	•	•	•	•	•	•	•	•	95323	Stanislaus	10	•	•	•	•	•	•	•	•
94923	Sonoma	2	•	•	•	•	•	•	•	•	95326	Stanislaus	10	•	•	•	•	•	•	•	•
94927	Sonoma	2	•	•	•	•	•	•	•	•	95328	Stanislaus	10	•	•	•	•	•	•	•	•

ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO	ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO
95329	Stanislaus	10	•	•	•	•	•	•	•	•	95552	Trinity	1		•			•		•	
95350	Stanislaus	10	•	•	•	•	•	•	•	•	95563	Trinity	1		•			•		•	
95351	Stanislaus	10	•	•	•	•	•	•	•	•	95595	Trinity	1		•			•		•	
95352	Stanislaus	10	•	•	•	•	•	•	•	•	96010	Trinity	1		•			•		•	
95353	Stanislaus	10	•	•	•	•	•	•	•	•	96024	Trinity	1		•		•	•		•	
95354	Stanislaus	10	•	•	•	•	•	•	•	•	96041	Trinity	1		•			•		•	
95355	Stanislaus	10	•	•	•	•	•	•	•	•	96046	Trinity	1		•			•		•	
95356	Stanislaus	10	•	•	•	•	•	•	•	•	96048	Trinity	1		•			•		•	
95357	Stanislaus	10	•	•	•	•	•	•	•	•	96052	Trinity	1		•		•	•		•	
95358	Stanislaus	10	•	•	•	•	•	•	•	•	96076	Trinity	1		•		•	•		•	
95360	Stanislaus	10	•	•	•	•	•	•	•	•	96091	Trinity	1		•			•		•	
95361	Stanislaus	10	•	•	•	•	•	•	•	•	96093	Trinity	1		•		•	•		•	
95363	Stanislaus	10	•	•	•	•	•	•	•	•	93201	Tulare	10	•	•	•	•	•	•	•	•
95367	Stanislaus	10	•	•	•	•	•	•	•	•	93207	Tulare	10	•	•	•	•	•	•	•	•
95368	Stanislaus	10	•	•	•	•	•	•	•	•	93208	Tulare	10	•	•	•	•	•	•	•	•
95380	Stanislaus	10	•	•	•	•	•	•	•	•	93212	Tulare	10	•	•	•	•	•	•	•	•
95381	Stanislaus	10	•	•	•	•	•	•	•	•	93215	Tulare	10	•	•	•	•	•	•	•	•
95382	Stanislaus	10	•	•	•	•	•	•	•	•	93218	Tulare	10	•	•	•	•	•	•	•	•
95385	Stanislaus	10	•	•	•	•	•	•	•	•	93219	Tulare	10	•	•	•	•	•	•	•	•
95386	Stanislaus	10	•	•	•	•	•	•	•	•	93221	Tulare	10	•	•	•	•	•	•	•	•
95387	Stanislaus	10	•	•	•	•	•	•	•	•	93223	Tulare	10	•	•	•	•	•	•	•	•
95626	Sutter	1		•		•	•		•	•	93227	Tulare	10	•	•	•	•	•	•	•	•
95645	Sutter	1		•		•	•		•	•	93235	Tulare	10	•	•	•	•	•	•	•	•
95659	Sutter	1		•		•	•		•	•	93237	Tulare	10	•	•	•	•	•	•	•	•
95668	Sutter	1		•		•	•		•	•	93238	Tulare	10	•	•	•	•	•	•	•	•
95674	Sutter	1		•		•	•		•	•	93244	Tulare	10	•	•	•	•	•	•	•	•
95676	Sutter	1		•		•	•		•	•	93247	Tulare	10	•	•	•	•	•	•	•	•
95692	Sutter	1		•		•	•		•	•	93256	Tulare	10	•	•	•	•	•	•	•	•
95836	Sutter	1		•		•	•		•	•	93257	Tulare	10	•	•	•	•	•	•	•	•
95837	Sutter	1		•		•	•		•	•	93258	Tulare	10	•	•	•	•	•	•	•	•
95948	Sutter	1		•		•	•		•	•	93260	Tulare	10	•	•	•	•	•	•	•	•
95953	Sutter	1		•		•	•		•	•	93261	Tulare	10	•	•	•	•	•	•	•	•
95957	Sutter	1		•		•	•		•	•	93262	Tulare	10	•	•	•	•	•	•	•	•
95982	Sutter	1		•		•	•		•	•	93265	Tulare	10	•	•	•	•	•	•	•	•
95991	Sutter	1		•		•	•		•	•	93267	Tulare	10	•	•	•	•	•	•	•	•
95992	Sutter	1		•		•	•		•	•	93270	Tulare	10	•	•	•	•	•	•	•	•
95993	Sutter	1		•		•	•		•	•	93271	Tulare	10	•	•	•	•	•	•	•	•
95963	Tehama	1		•					•		93272	Tulare	10	•	•	•	•	•	•	•	•
95973	Tehama	1		•					•		93274	Tulare	10	•	•	•	•	•	•	•	•
96021	Tehama	1		•		•	•		•		93275	Tulare	10	•	•	•	•	•	•	•	•
96022	Tehama	1		•		•	•		•		93277	Tulare	10	•	•	•	•	•	•	•	•
96029	Tehama	1		•		•	•		•		93278	Tulare	10	•	•	•	•	•	•	•	•
96035	Tehama	1		•		•	•		•		93279	Tulare	10	•	•	•	•	•	•	•	•
96055	Tehama	1		•		•	•		•		93286	Tulare	10	•	•	•	•	•	•	•	•
96059	Tehama	1		•					•		93290	Tulare	10	•	•	•	•	•	•	•	•
96061	Tehama	1		•					•		93291	Tulare	10	•	•	•	•	•	•	•	•
96063	Tehama	1		•			•		•		93292	Tulare	10	•	•	•	•	•	•	•	•
96074	Tehama	1		•			•		•		93527	Tulare	10	•	•	•	•	•	•	•	•
96075	Tehama	1		•		•	•		•		93603	Tulare	10	•	•	•	•	•	•	•	•
96076	Tehama	1		•					•		93615	Tulare	10	•	•	•	•	•	•	•	•
96078	Tehama	1		•		•	•		•		93618	Tulare	10	•	•	•	•	•	•	•	•
96080	Tehama	1		•		•	•		•		93631	Tulare	10	•	•	•	•	•	•	•	•
96090	Tehama	1		•		•	•		•		93633	Tulare	10	•	•	•	•	•	•	•	•
96092	Tehama	1		•		•	•		•		93641	Tulare	10	•	•	•	•	•	•	•	•
95526	Trinity	1		•			•		•		93646	Tulare	10	•	•	•	•	•	•	•	•
95527	Trinity	1		•			•		•		93647	Tulare	10	•	•	•	•	•	•	•	•

ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO	ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO
93654	Tulare	10	•	•	•	•	•	•	•	•	93034	Ventura	12	•	•	•	•	•	•	•	•
93666	Tulare	10	•	•	•	•	•	•	•	•	93035	Ventura	12	•	•	•	•	•	•	•	•
93670	Tulare	10	•	•	•	•	•	•	•	•	93036	Ventura	12	•	•	•	•	•	•	•	•
93673	Tulare	10	•	•	•	•	•	•	•	•	93040	Ventura	12	•	•	•	•	•	•	•	•
95305	Tuolumne	1		•			•		•		93041	Ventura	12	•	•	•	•	•	•	•	•
95309	Tuolumne	1		•		•	•		•		93042	Ventura	12	•	•	•	•	•	•	•	•
95310	Tuolumne	1		•			•		•		93043	Ventura	12	•	•	•	•	•	•	•	•
95311	Tuolumne	1		•					•		93044	Ventura	12	•	•	•	•	•	•	•	•
95321	Tuolumne	1		•			•		•		93060	Ventura	12	•	•	•	•	•	•	•	•
95327	Tuolumne	1		•		•	•		•		93061	Ventura	12	•	•	•	•	•	•	•	•
95329	Tuolumne	1		•		•	•		•		93062	Ventura	12	•	•	•	•	•	•	•	•
95335	Tuolumne	1		•			•		•		93063	Ventura	12	•	•	•	•	•	•	•	•
95346	Tuolumne	1		•			•		•		93064	Ventura	12	•	•		•	•	•	•	•
95347	Tuolumne	1		•			•		•		93065	Ventura	12	•	•		•	•	•	•	•
95364	Tuolumne	1		•					•		93066	Ventura	12	•	•	•	•	•	•	•	•
95370	Tuolumne	1		•		•	•		•		93094	Ventura	12	•	•		•	•	•	•	•
95372	Tuolumne	1		•			•		•		93099	Ventura	12	•	•		•	•	•	•	•
95373	Tuolumne	1		•			•		•		93252	Ventura	12	•	•		•	•	•	•	•
95375	Tuolumne	1		•			•		•		95605	Yolo	3	•	•	•	•	•	•	•	•
95379	Tuolumne	1		•					•		95606	Yolo	3	•	•	•	•	•	•	•	•
95383	Tuolumne	1		•					•		95607	Yolo	3	•	•	•	•	•	•	•	•
90265	Ventura	12	•	•		•	•	•	•	•	95612	Yolo	3	•	•	•	•	•	•	•	•
91304	Ventura	12	•	•		•	•	•	•	•	95615	Yolo	3	•	•	•	•	•	•	•	•
91307	Ventura	12	•	•		•	•	•	•	•	95616	Yolo	3	•	•	•	•	•	•	•	•
91311	Ventura	12	•	•		•	•	•	•	•	95617	Yolo	3	•	•	•	•	•	•	•	•
91319	Ventura	12	•	•		•	•	•	•	•	95618	Yolo	3	•	•	•	•	•	•	•	•
91320	Ventura	12	•	•	•	•	•	•	•	•	95627	Yolo	3	•	•	•	•	•	•	•	•
91358	Ventura	12	•	•		•	•	•	•	•	95637	Yolo	3	•	•	•	•	•	•	•	•
91359	Ventura	12	•	•		•	•	•	•	•	95645	Yolo	3	•	•	•	•	•	•	•	•
91360	Ventura	12	•	•	•	•	•	•	•	•	95653	Yolo	3	•	•	•	•	•	•	•	•
91361	Ventura	12	•	•	•	•	•	•	•	•	95679	Yolo	3	•	•	•	•	•	•	•	•
91362	Ventura	12	•	•	•	•	•	•	•	•	95691	Yolo	3	•	•	•	•	•	•	•	•
91377	Ventura	12	•	•		•	•	•	•	•	95694	Yolo	3	•	•	•	•	•	•	•	•
93001	Ventura	12	•	•	•	•	•	•	•	•	95695	Yolo	3	•	•	•	•	•	•	•	•
93002	Ventura	12	•	•	•	•	•	•	•	•	95697	Yolo	3	•	•	•	•	•	•	•	•
93003	Ventura	12	•	•	•	•	•	•	•	•	95698	Yolo	3	•	•	•	•	•	•	•	•
93004	Ventura	12	•	•	•	•	•	•	•	•	95776	Yolo	3	•	•	•	•	•	•	•	•
93005	Ventura	12	•	•	•	•	•	•	•	•	95798	Yolo	3	•	•	•	•	•	•	•	•
93006	Ventura	12	•	•	•	•	•	•	•	•	95799	Yolo	3	•	•	•	•	•	•	•	•
93007	Ventura	12	•	•	•	•	•	•	•	•	95912	Yolo	3	•	•	•	•	•	•	•	•
93009	Ventura	12	•	•	•	•	•	•	•	•	95937	Yolo	3	•	•	•	•	•	•	•	•
93010	Ventura	12	•	•	•	•	•	•	•	•	95692	Yuba	1		•		•	•		•	•
93011	Ventura	12	•	•	•	•	•	•	•	•	95901	Yuba	1		•		•	•		•	•
93012	Ventura	12	•	•	•	•	•	•	•	•	95903	Yuba	1		•		•	•		•	•
93013	Ventura	12	•	•	•	•	•	•	•	•	95914	Yuba	1		•		•	•		•	•
93015	Ventura	12	•	•	•	•	•	•	•	•	95918	Yuba	1		•		•	•		•	•
93016	Ventura	12	•	•	•	•	•	•	•	•	95919	Yuba	1		•		•	•		•	•
93020	Ventura	12	•	•	•	•	•	•	•	•	95922	Yuba	1		•		•	•		•	•
93021	Ventura	12	•	•	•	•	•	•	•	•	95925	Yuba	1		•		•	•		•	•
93022	Ventura	12	•	•	•	•	•	•	•	•	95935	Yuba	1		•		•	•		•	•
93023	Ventura	12	•	•	•	•	•	•	•	•	95941	Yuba	1		•		•	•		•	•
93024	Ventura	12	•	•	•	•	•	•	•	•	95960	Yuba	1		•		•	•		•	•
93030	Ventura	12	•	•	•	•	•	•	•	•	95961	Yuba	1		•		•	•		•	•
93031	Ventura	12	•	•	•	•	•	•	•	•	95962	Yuba	1		•		•	•		•	•
93032	Ventura	12	•	•	•	•	•	•	•	•	95966	Yuba	1		•		•	•		•	•
93033	Ventura	12	•	•	•	•	•	•	•	•	95972	Yuba	1		•		•	•		•	•

ZIP Code	County	Region	Access Dental — DHMO	Anthem — DPPO	California Dental Network — DHMO	Delta Dental — DHMO	Delta Dental — DPPO	Dental Health Services — DHMO	Liberty Dental — DHMO	Premier Access — DPPO
95977	Yuba	1		•		•	•		•	•
95981	Yuba	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
Anthem DPPO	\$49.15	\$28.55
Delta Dental* DHMO	\$21.99	\$19.99
Delta Dental* DPPO	\$50.99	\$31.99
Liberty Dental DHMO	\$47.18	\$38.52
Premier Access* DPPO	\$52.58	\$52.32

Pricing Region 2

Napa, Sonoma, Solano, Marin



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$13.00	\$17.00
Anthem DPPO	\$55.75	\$32.40
California Dental Network* DHMO	\$9.88	\$13.40
Delta Dental* DHMO	\$14.99	\$15.49
Delta Dental DPPO	\$56.99	\$35.99
Dental Health Services* DHMO	\$11.50	\$13.10
Liberty Dental DHMO	\$21.86	\$22.24
Premier Access DPPO	\$52.58	\$52.32

* Partial Region

Pricing Region 3

Sacramento, Placer, El Dorado, Yolo

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$12.00	\$16.00
Anthem DPPO	\$53.45	\$32.40
California Dental Network* DHMO	\$9.88	\$13.40
Delta Dental* DHMO	\$14.99	\$15.49
Delta Dental DPPO	\$51.99	\$32.99
Dental Health Services* DHMO	\$11.50	\$13.10
Liberty Dental DHMO	\$8.45	\$14.52
Premier Access DPPO	\$52.58	\$52.32



Pricing Region 4

San Francisco

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$13.00	\$17.00
Anthem DPPO	\$55.30	\$32.40
California Dental Network DHMO	\$9.88	\$13.40
Delta Dental DHMO	\$13.99	\$14.49
Delta Dental DPPO	\$59.99	\$37.99
Dental Health Services DHMO	\$11.50	\$13.10
Liberty Dental DHMO	\$8.45	\$14.52
Premier Access DPPO	\$61.46	\$60.57



* Partial Region

Pricing Region 5

Contra Costa

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$13.00	\$17.00
Anthem DPPO	\$54.75	\$32.40
California Dental Network DHMO	\$9.88	\$13.40
Delta Dental* DHMO	\$13.99	\$14.49
Delta Dental DPPO	\$56.99	\$36.99
Dental Health Services DHMO	\$12.00	\$13.80
Liberty Dental DHMO	\$21.86	\$22.24
Premier Access DPPO	\$61.46	\$60.57



Pricing Region 6

Alameda

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$12.00	\$16.00
Anthem DPPO	\$54.75	\$32.40
California Dental Network DHMO	\$9.88	\$13.40
Delta Dental DHMO	\$13.99	\$14.49
Delta Dental DPPO	\$56.99	\$35.99
Dental Health Services DHMO	\$11.50	\$13.10
Liberty Dental DHMO	\$8.45	\$14.52
Premier Access DPPO	\$61.46	\$60.57



* Partial Region

Pricing Region 7

Santa Clara

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$12.00	\$16.00
Anthem DPPO	\$54.75	\$32.40
California Dental Network DHMO	\$9.88	\$13.40
Delta Dental* DHMO	\$13.99	\$14.49
Delta Dental DPPO	\$57.99	\$36.99
Dental Health Services DHMO	\$11.50	\$13.10
Liberty Dental DHMO	\$8.45	\$14.52
Premier Access DPPO	\$61.46	\$60.57



Pricing Region 8

San Mateo

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$13.00	\$17.00
Anthem DPPO	\$54.75	\$32.40
California Dental Network DHMO	\$9.88	\$13.40
Delta Dental DHMO	\$13.99	\$14.49
Delta Dental DPPO	\$56.99	\$35.99
Dental Health Services DHMO	\$11.50	\$13.10
Liberty Dental DHMO	\$21.86	\$22.24
Premier Access DPPO	\$61.46	\$60.57



* Partial Region

Pricing Region 9

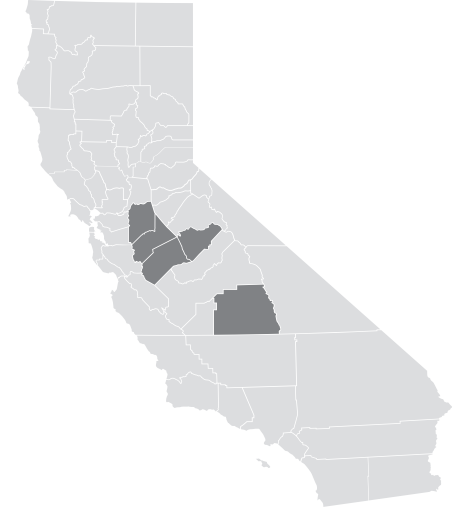
Santa Cruz, Monterey, San Benito



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental* DHMO	\$20.00	\$24.00
Anthem DPPO	\$54.75	\$32.40
California Dental Network* DHMO	\$9.88	\$13.40
Delta Dental DHMO	\$14.99	\$15.49
Delta Dental DPPO	\$55.99	\$35.99
Dental Health Services* DHMO	\$11.75	\$13.55
Liberty Dental DHMO	\$21.86	\$22.24
Premier Access DPPO	\$61.46	\$60.57

Pricing Region 10

San Joaquin, Stanislaus, Merced, Mariposa, Tulare



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental* DHMO	\$13.00	\$17.00
Anthem DPPO	\$51.75	\$30.10
California Dental Network* DHMO	\$9.88	\$13.40
Delta Dental* DHMO	\$14.99	\$15.49
Delta Dental DPPO	\$50.99	\$31.99
Dental Health Services* DHMO	\$11.50	\$13.10
Liberty Dental DHMO	\$24.84	\$24.37
Premier Access* DPPO	\$52.58	\$52.32

* Partial Region

Pricing Region 11

Fresno, Kings, Madera

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental* DHMO	\$13.00	\$17.00
Anthem DPPO	\$50.75	\$29.05
California Dental Network* DHMO	\$9.88	\$13.40
Delta Dental* DHMO	\$14.99	\$15.49
Delta Dental DPPO	\$48.99	\$30.99
Dental Health Services* DHMO	\$11.60	\$13.50
Liberty Dental DHMO	\$21.86	\$22.24
Premier Access* DPPO	\$52.58	\$52.32



Pricing Region 12

San Luis Obispo, Ventura,
Santa Barbara

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental* DHMO	\$11.00	\$15.00
Anthem DPPO	\$52.95	\$31.50
California Dental Network* DHMO	\$8.71	\$12.09
Delta Dental DHMO	\$14.99	\$15.49
Delta Dental DPPO	\$53.99	\$33.99
Dental Health Services* DHMO	\$11.50	\$13.10
Liberty Dental DHMO	\$25.63	\$24.43
Premier Access* DPPO	\$52.58	\$52.32



* Partial Region

Pricing Region 13

Mono, Inyo, Imperial

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Anthem DPPO	\$51.10	\$30.10
California Dental Network* DHMO	\$8.71	\$12.09
Delta Dental* DHMO	\$14.99	\$15.49
Delta Dental* DPPO	\$49.99	\$31.99
Liberty Dental DHMO	\$44.87	\$37.90



Pricing Region 14

Kern

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$11.00	\$15.00
Anthem DPPO	\$48.20	\$28.55
California Dental Network* DHMO	\$8.71	\$12.09
Delta Dental* DHMO	\$13.99	\$14.49
Delta Dental* DPPO	\$49.99	\$31.99
Dental Health Services* DHMO	\$10.75	\$12.60
Liberty Dental DHMO	\$7.72	\$12.49
Premier Access DPPO	\$52.58	\$52.32



* Partial Region

Pricing Region 15

Los Angeles

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$11.00	\$15.00
Anthem DPPO	\$50.80	\$32.40
California Dental Network DHMO	\$8.71	\$12.09
Delta Dental DHMO	\$13.99	\$14.49
Delta Dental DPPO	\$51.99	\$32.99
Dental Health Services* DHMO	\$10.75	\$12.60
Liberty Dental DHMO	\$7.72	\$12.49
Premier Access DPPO	\$52.58	\$52.32



Pricing Region 16

Los Angeles

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$11.00	\$15.00
Anthem DPPO	\$53.75	\$31.50
California Dental Network DHMO	\$8.71	\$12.09
Delta Dental DHMO	\$13.99	\$14.49
Delta Dental DPPO	\$53.99	\$34.99
Dental Health Services DHMO	\$10.75	\$12.60
Liberty Dental DHMO	\$7.72	\$12.49
Premier Access DPPO	\$52.58	\$52.32



* Partial Region

Pricing Region 17

San Bernardino, Riverside

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$11.00	\$15.00
Anthem DPPO	\$51.75	\$30.10
California Dental Network* DHMO	\$8.71	\$12.09
Delta Dental* DHMO	\$13.99	\$14.49
Delta Dental* DPPO	\$50.99	\$31.99
Dental Health Services* DHMO	\$10.75	\$12.60
Liberty Dental DHMO	\$7.72	\$12.49
Premier Access DPPO	\$52.58	\$52.32



Pricing Region 18

Orange

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$11.00	\$15.00
Anthem DPPO	\$54.75	\$32.40
California Dental Network DHMO	\$8.71	\$12.09
Delta Dental DHMO	\$13.99	\$14.49
Delta Dental DPPO	\$54.99	\$34.99
Dental Health Services DHMO	\$10.75	\$12.60
Liberty Dental DHMO	\$7.72	\$12.49
Premier Access DPPO	\$52.58	\$52.32



* Partial Region

Pricing Region 19

San Diego

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$11.00	\$15.00
Anthem DPPO	\$50.80	\$32.40
California Dental Network* DHMO	\$8.71	\$12.09
Delta Dental* DHMO	\$13.99	\$14.49
Delta Dental DPPO	\$51.99	\$32.99
Dental Health Services DHMO	\$10.75	\$12.60
Liberty Dental DHMO	\$7.72	\$12.49
Premier Access DPPO	\$52.58	\$52.32

* Partial Region



Participating Dental Companies



Access Dental Plan | dentalexchange.guardianlife.com (844) 561-5600

As a wholly owned subsidiary of The Guardian Life Insurance Company of America, Access Dental Plan is part of a company that's been a trusted name in insurance for over 155 years. To us, people count. It's at the heart of everything we do year after year. It's no wonder over 8 million dental customers* – and growing – put their trust in us to get the quality care they need.

You'll have these advantages with Access Dental Plan:

- **Large DHMO network of dentists to choose from** – That means finding a primary care dentist (PCD) near you is easy.
 - You'll select and see a PCD or dental office who participates in Access Dental's network. You'll be able to change your PCD even after making your initial selection
 - Family members can see the same PCD or choose different ones.
- **Dental expertise that saves you money** – Not only will you have access to a great choice of dentists near you, but your Access Dental Plan will save you money as you receive the care you need. For example, with a DHMO plan you'll pay a copayment (fixed dollar amount) at the dentist based on the service you receive. Many diagnostic and preventive services often have no copayment.

Helpful plan information available 24/7

Members have easy access to information about their Access Dental Plan on our website: dentalexchange.guardianlife.com. You can:

- Find a Dentist
- View and print ID cards
- Review the services covered under your plan
- Get helpful tips and information to support dental health

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive and costly care, such as fillings, crowns and root canals which often result in unexpected expenses.

Welcome to Access Dental Plan!

Network

General dentists: 4,299

Pediatric dentists: 397

Specialists: 1,310

Access Dental Plan is a wholly-owned subsidiary of The Guardian Life Insurance Company of America, New York, NY.

**Based on Guardian and its subsidiaries, Managed DentalGuard, First Commonwealth Insurance, Premier Access and Access Dental Plan

Participating Dental Companies



Anthem Blue Cross of California | www.anthem.com/ca/mydental
(877) 702-3074

Anthem Blue Cross is one of the largest managed health care companies in California. It is an independent licensee of the Blue Cross Blue Shield Association based in Thousand Oaks, California. Anthem and its affiliates serve nearly 945,000 Californians in dental programs statewide. Anthem's commitment to providing exceptional customer service to our members is unwavering. With more than 45 years of dental benefits administration experience and 800 dental-focused Anthem team members, consumers can be confident that Anthem can deliver Best in Class dental programs. Anthem holds an A.M. Best Company Rating of "A" (Excellent), proof of its strength and stability.

Anthem's got its members covered

With a long history of providing health and dental plans to Californians, Anthem's strength and stability in the dental market offers members a wide network of nearly 12,000 dentists practicing at more than 27,000 locations. Anthem also offers access to credentialed dentists at more than 70 locations in Mexico for enrollees who travel there.

Innovative programs

Anthem is working with dentists to increase access to appointments and to provide coordinated treatment plans to patients. Anthem's work to improve member experience includes making available tools like a [Dental Cost Estimator](#) and [Dental Health Assessment](#). Anthem also provides member educational materials through their [Dental \(Oral\) Health Library](#).

Anthem has created Anthem Whole Health Connection, a clinical program to help transform the face of health care by connecting dental, vision, pharmacy and medical benefits so members get complete care with ease. Studies have shown that dental health is critical to overall health and wellness. Since 90 percent of the body's diseases first show signs and symptoms in the mouth, dentists are often the first to discover serious medical conditions including diabetes, heart disease, and even cancer. Anthem Whole Health Connection helps members get the right care, at the right time by working with members through care coordination programs and data analytics. With 120 different medical conditions detectable during a dental exam, routine dental checkups are more important than ever!

Online tools

Anthem's newly redesigned, easy to use Anthem Dental Member Services portal enables members to manage their care. Features include the ability to request their member ID card, find a dentist, and check the status of a claim. The user-friendly web-based tool includes access to the [Dental Cost Estimator](#) providing estimates for common dental procedures and treatments, as well as the [Dental Health Assessment](#) giving members even more opportunities to understand their dental care needs and costs prior to receiving care.

Network

General Dentists: 18,714
Pedodontists: 1,128
Specialists: 7,872
Total: 27,714

California Dental Network

A DentaQuest company

California Dental Network | www.caldental.net
(855) 425-4164

As a DentaQuest company, California Dental Network shares in the mission to improve the oral health of all. California Dental Network, based in Southern California, has been serving individuals, families, employers, unions, and municipalities throughout California since 1998.

Improving members' dental and oral health

Reducing individuals' dental care expenses requires a good dental benefits experience so members can achieve improved dental health. California Dental Network helps members achieve these goals by providing a high quality network of dentists from which to receive dental care and excellent customer service support to help members get the care and benefits they deserve.

Quality, accessible dentists

A good dental benefits experience begins with the dental office. Each California Dental Network provider is screened through the industry's highest credentialing process (NCQA) to ensure that members receive good quality care.

- CDN members rate their dentists' quality 3.5 (on a scale of 4).*
- 90 percent of CDN members would recommend their dental office.*

Customer service that supports members' needs

California Dental Network is proud that 95 percent of members would recommend their plan to a friend or family member.* California Dental Network understands that members and their families are counting on California Dental Network to help them deal with questions about benefits, providers, or just plain "What does this mean?" California Dental Network's dedicated Covered California phone line will help members with all of these issues in their language of comfort. And California Dental Network's online services provide a 24/7 resource to find answers to frequently asked questions and send request for help.

Network

General Dentists: 6,704

Pediatric Dentists: 349

Specialists: 3,995

*CDN Member Satisfaction Surveys 2011-2016

Participating Dental Companies



Delta Dental of California | deltadentalins.com
DHMO: (800) 471-7583 | DPPO: (800) 471-0287

Delta Dental of California is a not-for-profit dental benefits administrator headquartered in San Francisco. The largest dental plan in the state, it covers 24 million people. Delta Dental of California is committed to advancing dental health and access through exceptional dental benefits service, technology and professional support. It prides itself on excellent customer service and on listening and responding to its members' needs.

A healthy mouth starts here

Skipping preventive care can lead to serious dental problems. Expensive treatments can quickly add up to more than a full year's premium and result in lost time at work or school. Delta Dental offers different products, so members can choose a plan that best meets their needs.

A Delta Dental PPOSM plan allows members to visit any licensed dentist but gives members industry-leading* access nationwide to network dentists. PPO dentists agree to never balance bill more than their contracted fees, which helps keep costs low.

A DeltaCare® USA plan (DHMO) requires members to select a participating primary care dentist to visit for treatment. DeltaCare USA dentists will coordinate specialty if necessary, and using the plan is easy with set copayments, no deductibles or maximums and no claim forms for general care.

Quick and easy online tools 24/7

Delta Dental makes it easy to find information from either a mobile device or computer. Once a member has registered for an online account on deltadentalins.com, they can look up eligibility, view or print their ID card, manage their profile preferences (such as opting to receive paperless claims), find specifics about their coverage and benefits, view claims and more.

The Find a Dentist tool enables members to search for a network dentist. Members can search for dentists near a specific address, by name or by specialty. Log in first to automatically bring up a list of network dentists.

Network

PPO: 12,421 general dentists, 479 pediatric dentists and 3,074 specialists

DHMO: 2,753 general dentists, 331 pediatric dentists and 3,060 specialists

*NetMinder Dental Network Trend Report, March 2017

Participating Dental Companies



Dental Health Services

Dental Health Services

www.dentalhealthservices.com/CA/
(855) 495-0905

Dental Health Services specializes in affordable dental plans. In 1974, Dr. Pernell started Dental Health Services to serve the needs of individuals, families, groups and unions. Our mission is to advocate for members' optimal oral health and overall wellbeing by incentivizing preventative care.

Plan members have access to an exclusive network of Quality Assured dentists including 3,092 general dentists, 448 pediatric dentists and 1,743 specialists.

Our plans are affordable. Plan members enjoy lower monthly premiums and copayments. Our plans have no waiting periods, no deductibles, no annual maximums, no pre-existing condition exclusions and no age limits.

Our commitment to quality

Our Quality Assurance program sets high standards for the care our members receive. Our program focuses on prevention and wellness for every member. Our dentists must pass a 107-point Quality Assurance screening process before they can accept members. We visit the offices we work with to make sure dentists maintain clean offices and safe medical equipment.

For more information or to find a dentist, visit Dental Health Services at www.dentalhealthservices.com/CA/.

Network

General Dentists: 3,092

Pediatric Dentists: 448

Specialists: 1,743

Participating Dental Companies



LIBERTY Dental Plan

www.libertydentalplan.com/coveredca
(888) 844-3344

LIBERTY Dental Plan of California, Inc. (LIBERTY) has been administering dental benefits since 2001. Founded and headquartered in California, LIBERTY takes pride in offering a network of quality dental professionals throughout the Golden State. All contracted dentists undergo screening (credentialing), background checks, and office evaluations. This relationship enables LIBERTY members to receive the care they deserve when enrolling in LIBERTY's plans.

LIBERTY's mission is to be the industry leader in providing quality, innovative and affordable dental benefits with the utmost attention to member satisfaction. Their commitment is to deliver cost-effective services while constantly striving to serve the needs of our members and contracted dentists. They currently serve over 3 million members nationwide and continue to experience growth in membership and reputation.

LIBERTY offers their members:

- Benefits at copays – no claims required.
- Concierge-style “live” customer service — they answer calls in real time.
- Online access to claims, eligibility and benefits, inquiries and more.
- Mobile phone app access to electronic ID cards, dentist search, and benefit and copay information.
- Access to a network of quality dental professionals throughout the Golden State.
- Service from a local company that specializes in delivering a quality dental benefit experience.

Network

General dentists: 2,507

Pediatric dentists: 213

Specialists: 698

Participating Dental Companies



**PREMIER
ACCESS**
Dental and Vision

Premier Access Insurance Company

dentalexchange.guardianlife.com

(844) 561-5600

As a wholly-owned subsidiary of The Guardian Life Insurance Company of America, Premier Access Insurance Company is part of a company that's been a trusted name in insurance for over 155 years. To us, people count. It's at the heart of everything we do year after year. It's no wonder over 8 million dental customers* – and growing – put their trust in us to get the quality care they need.

You'll have these advantages with a PPO dental plan from Guardian and its subsidiaries:

- **Large network of dentists to choose from** – Guardian is one of the largest dental insurance providers in the nation. That means finding a dentist near you is easy. Family members under your plan are free to see the same dentist or choose different ones. Plus, you don't need a referral to see a specialist.
- **Dental expertise that saves you money** – With our long-standing experience, we have expertise working with dentists to negotiate discounts for our customers. Any care you receive from a dentist who participates in our network is more affordable. While you have the freedom to visit any licensed dentist, you save more if you visit a dentist who is part of Premier Access' network of dentists (averaging 36% off standard rates for services).

Helpful plan information available 24/7

Members have easy access to information about their dental plan on our website: dentalexchange.guardianlife.com.

You can:

- Find a Dentist
- View and print ID cards
- Review the services covered under your plan
- Estimate the cost of a procedure through our Dental Cost Estimator
- Check the status of a claim

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive and costly care, such as fillings, crowns and root canals which often result in unexpected expenses.

Welcome to Premier Access Insurance Company!

Network

General dentists: 12,286

Pediatric dentists: 562

Specialists: 2,042

Premier Access Insurance Company is a wholly-owned subsidiary of The Guardian Life Insurance Company of America, New York, NY.

*Based on Guardian and its subsidiaries, Managed DentalGuard, First Commonwealth Insurance, Premier Access and Access Dental Plan

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.



CoveredCA.com