

IBEW LOCAL 595 HEALTH & WELFARE PLAN ACTIVE AND RETIREE 2021 DENTAL PLAN COMPARISON

	DELTA DENTAL - ACTIVE	DELTA DENTAL - RETIREE	UNITED HEALTHCARE DENTAL Former Pacific Union Dental \ (PUD)
HOW DOES YOUR PLAN WORK?	Delta Dental PPO is a fee-for service program with freedom to choose any dentist. The Program pays a percentage for covered services; if you use a PPO Dentist, your out-of-pocket expenses are likely to decrease. Read your evidence of coverage benefits as well as the exclusions and limitations.	Delta Dental PPO is a fee-for service program with freedom to choose any dentist. The Program pays a percentage for covered services; if you use a PPO Dentist, your out-of-pocket expenses are likely to decrease. Read your evidence of coverage benefits as well as the exclusions and limitations.	United Healthcare Dental contracts with local dental professionals to provide services to you and your eligible dependants at no cost or for a low fixed co-payment.
WHO IS COVERED?	Primary enrollee, spouse and domestic partner and eligible dependent children of enrollee and spouse only to age 26.	Primary enrollee, spouse and domestic partner and eligible dependent children of enrollee and spouse only to age 26.	Primary enrollee, spouse and domestic partner and eligible dependent children of enrollee and spouse only to age 26.
DEDUCTIONS & BENEFIT MAXIMUM	\$25 Individual or \$75 Family deductible per calendar year. Preventive services from a PPO dentist are exempt from this deductible. The maximum benefit paid per calendar yr is \$2,000 per person	25 Individual or \$75 Family deductible per calendar year. Preventive services from a PPO dentist are exempt from this deductible. The maximum benefit paid per calendar yr is \$2,000 per person	No yearly maximums
DIAGNOSTIC & PREVENTATIVE BENEFITS *oral examinations cleanings, x-rays, biopsy/tissue examinations, fluoride treatment space maintainers, specialist consultation.	100% of Delta's Contract Allowance	100% of Delta's Contract Allowance	No charge
BASIC BENEFITS Oral Surgery (extractions), filings, root canals, periodontal (gum) treatment, sealants, oral surgery (extractions). tissue removal (biopsy)	80% of Delta 's Contract Allowance	80% of Delta's Contract Allowance	No charge
CROWNS, OTHER CAST RESTORATIONS Crowns, inlays, onlays and cast restorations	80% of Delta's Contract Allowance	80% of Delta's Contract Allowance	No charge
PROSTHODONTIC BENEFITS Bridges, partial dentures, full dentures,	80% of Delta's Contract Allowance	80% of Delta's Contract Allowance	No charge
ORTHODONTIC BENEFITS* *For adults and dependent children w/UHC Dental available to dependants only between ages of 10 & 19 *Delta Dental only covers children to the age of 19.	80% of Delta's Contract Allowance (subject to a \$2,500 lifetime maximum per person)	80% of Delta's Contract Allowance (subject to a \$2,500 lifetime maximum per person)	One-time surcharge of \$750 \$350 start-up fees \$150 for 1-set retainers