

Dental Coverage Options in Massachusetts

UPDATED MAY 2023





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Updated 10/2022

Medicare

Original Medicare: Medicare does not pay for routine dental care (ex. fillings/root canals). Medicare can help pay for services of a dentist only if the medical problem is more extensive than the teeth or the structures supporting them (ex. removal of foreign bodies such as soft tissue tumors, bone removal, surgery for the lip or tongue, fracture of the jaw).

For more information, call 1-800-MEDICARE.

Medicare Advantage/Medigap Plans: Plans may cover some limited dental services (e.g. preventive dental checkups) in addition to the basic benefits covered under original Medicare. Check with the individual plan to learn more about what they may cover.

MassHealth

MassHealth: Limited dental services may be available to MassHealth members. For fillings or other restorative dental treatments, MassHealth members should contact a local Community Health Center dental program.

For information about what services are covered and a list of dentists in their area accepting MassHealth patients, members may contact MassHealth Dental Customer Service at 1-800-207-5019 or go online at <http://masshealth-dental.net> for a list of providers.

Senior Care Options (SCOs)

Senior Care Options (SCO): These plans provide comprehensive dental coverage. To qualify for a SCO plan individuals must reside in the service area of the plan, be aged 65 and older, and qualify for MassHealth Standard. For more information contact the Senior Care Options division at 1-888-885-0484.

Community Health Centers (CHCs)

Massachusetts Community Health Centers: Many CHC's provide a wide range of dental services for Massachusetts residents with and without insurance. CHC's accept most forms of insurance, including MassHealth, Health Safety Net, as well as private insurances. A sliding-fee schedule is also available for those residents who are low income. For Health Safety Net: Must fill out a MassHealth application and use a Community Health Center to be covered.

For more information and locations, call the Office of Oral Health at 617-624-5943 or the Mass League of CHC's at 617-426-2225.

Massachusetts HealthConnector

Individual (Non-Group) Dental Plans: Dental insurance is available to Medicare beneficiaries through the Health Connector which is the Massachusetts health and dental insurance marketplace. Standardized dental plans are offered by Altus Dental and Delta Dental and include both a Basic and Enhanced coverage plan. The dental plans are not subsidized.

All Health Connector dental plans cover preventive services, such as regular cleanings, extractions, sealants, diagnostic services such as x-rays, and basic restorative services such as regular fillings. Enhanced coverage plans include all preventative and basic restorative coverage plus more comprehensive coverages such as crowns, bridges, and dentures. Every plan has an annual benefit maximum (which may vary) and no out-of-pocket maximum.

To learn more about the available plans, find a dentist covered by a plan or enroll in a plan, call the Massachusetts Health Connector at 1-877-623-6765 or go online at mahealthconnector.org

VA Medical Centers

VA Medical Centers: The VA provides comprehensive dental care for eligible veterans. Eligibility will be determined by the medical eligibility personnel at each of the local VA Hospitals.

For more information, contact the VA New England Health Care System 781-687-2000

University/College Dental Programs

University/College Dental Programs: Discounted services are provided by students supervised by faculty, typically at one-third to one-half of private practice costs. Some schools accept MassHealth insurance. Services provided may include general dentistry, dental hygiene, periodontics, dentures. Many community colleges offer discount services (cleanings and x-rays only) through the Dental Hygienist Program.

| | | | |
|---|--|--|------------------------------|
| Boston University School of Dental Medicine | 635 Albany St | Boston | 617-358-8300 |
| Harvard School of Dental Medicine | 188 Longwood Ave 114 Mt Auburn St, 7 th FL | Boston Cambridge | 617-432-1434 617-432-1434 |
| Tufts University School of Dental Medicine | 1 Kneeland St | Boston (Multiple clinic locations including Back Bay, Charlestown, Dorchester) | 617-636-6828 |
| Forsyth School for Dental Hygienists at MCPHS University | 101 Palace Rd 10 Lincoln Square | Boston Worcester | 617-278-2700 774-243-3410 |
| Cape Cod Community College Wilken Family Dental Hygiene Clinic | 2240 Iyanough Rd | W.Barnstable | 774-330-4371 |
| Regis College Dental Center | 1432 Main St | Waltham | 781-768-7250 |
| Middlesex Community College Dental Hygiene Clinic | 44 Middle St | Lowell | 978-656-3250 |
| Quinsigamond Comm College Dental Hygiene Clinic (Services free for veterans with Military ID) | 670 W. Boylston St. | Worcester | 508-854-4306 |
| Bristol Community College Dental Hygiene Clinic | 777 Elsbree St. | Fall River | 774-357-2139 |
| Springfield Technical Community College Dental Hygiene Clinic | 1 Armory Square | Springfield | 413-755-4900 |

Dental Savings Plans

A Dental Savings Plan is not dental insurance. When joining a Dental Savings Plan, consumers will get reduced rates (usually between 10% and 60%) on many dental procedures from a network of participating dentists. The reduced rate is paid directly to the dentist at the time of service. Plan members pay an annual fee for access to these discounts. Some of these plans offer discounts on other types of benefits, including hearing and vision. Most plans have no waiting period for services and no coverage cap.

Prices shown below are estimates for individual plans as of October 2022 and are subject to change. Further discounts may be available if plans are purchased through plan broker sites such as www.dentalplans.com or www.dentalsavings.webmd.com/ but additional one-time set-up fees may also apply.

For current prices and information on which plans are offered in your area, you can access quotes at the website links below or call the plans directly.



| | | |
|---|--|--|
|  | \$134.95 year | Tel: 855-369-2817 https://www.aetnadentaloffers.com/ |
|  | \$134.96 year | Tel: 855-369-2817 https://www.aetnadentaloffers.com/ |
|  | \$148.46 year | Tel: 855-369-2817 https://www.aetnadentaloffers.com/ |
|  | \$134.95 year | Tel: 888-544-8708 http://httpdentalsolutionsnetwork.com/ |
|  | Plans range from \$99 year to \$149 | Tel: 855-698-0594 https://www.careingtondentalsavings.com/ |
|  | \$96 year | Tel: 800-240-2035 https://www.cignadentalsavings.com/ |
|  | \$134.95 year | Tel: 844-653-6401 https://www.cignadentalplans.com/plans/preferred-network-access-by-cigna |

Dental Savings Plans (Cont.)

| | | |
|--|------------------|--|
| Delta Dental Patient Direct® | \$99 year | Tel: 844-260-6102 https://deltadentalma.com/dental-plans/individual-family-plans/delta-dental-patient-direct-discount-card |
|  | \$134.95 year | Tel: 888-571-1936 https://www.dentalplans.com/dentalplans/dentemaxdiscountdentalplan |
|  | \$83.88 year | Tel: 855-202-4077 https://www.humana.com/insurance-plan-quotes/consumer-plan-details |
|  | \$71.96 year | Tel: 866-459-4310 https://dentalsavings.webmd.com/plans/uni-care-100/ |
|  | \$143.40 year | Tel: 844-263-8336 https://www.metlifetakealongdental.com/DentalAccess |
|  | \$134.95 year | Tel: 844-459-3129 https://www.identalsavingsplan.com/ |

Dental Savings Apps

(Apps available in the Apple and Google Play stores)

| | |
|---|--|
|  | <p>Chewsi © helps you save on every dental service, every time, through a free smartphone app</p> <p>Just download the app and register, call for a dental appointment, and use Chewsi to pay and save an average of 20 to 30% (savings vary by dentist and service) on dental services — from cleanings, x-rays and fillings to crowns, dentures and implants. No exclusions or restrictions, and no monthly or annual fees.</p> <p>Tel: 855-624-3974 www.ChewsiDental.com</p> |
|  | <p>1Dental is affiliated with the Careington discount dental savings plans.</p> <p>1Dental members will find many benefits within the app that make using their dental savings plan easier. They can access account information, find dentists nearby, pull up guaranteed discounts with the plan at the dentist, contact customer care and more. There is a tiered membership fee to join the plan.</p> <p>Tel: 855-455-1862 https://www.1dental.com/</p> |

2023 Dental Insurance Plans for Individuals 65+



Plans offered through the **Mass Health Connector**

(All plans are open to Medicare Beneficiaries)

(Premiums based On Individual Plans)





In-Network (IN)/Out-of-Network (OON)

Updated 05/2023



| ALTUS  MAhealthconnector.org Phone: 877-223-0588 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible (waived for diagnostic and preventive services) |
|---|----------------------------------|----------------------|----------------------|--------------------------------------|--|---|
| | | | | | | |
| Altus Dental Low Plan | \$31.61 | IN: 100% OON: 80% | IN: 75% OON: 55% | N/A | \$750 | \$50 |
| AltusDental High Plan | \$53.34 | IN: 100% OON: 80% | IN: 75% OON: 55% | IN-50% OON:30% (After 6 mos) | \$1,250 | \$50 |
| DELTA DENTAL  MAhealthconnector.org Phone: 800-872-0500 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible (waived for diagnostic and preventive services) |
| | | | | | | |
| EPO Basic Exclusive Network Plan | \$12.94 | IN: 100% OON: 0% | IN: 30% OON: 0% | N/A | \$750 | \$100 |
| EPO Value Plan | \$21.58 | IN: 100% OON: 80% | IN: 75% OON: 55% | N/A | \$750 | \$50 |
| EPO Enhanced Plan | \$37.95 | IN: 100% OON: 80% | IN: 75% OON: 55% | IN: 50% OON: 30% (After 6 mos) | \$1,250 | \$50 |
| Premier Value | \$33.98 | IN: 100% OON: 80% | IN: 75% OON: 55% | N/A | \$750 | \$50 |
| Premier Enhanced | \$55.32 | IN: 100% OON: 80% | IN: 75% OON: 55% | IN: 50% OON: 30% (After 6 mos) | \$1,250 | \$50 |

2023 Dental Insurance Plans for Individuals 65+

Other Commercial Plans available to Medicare Beneficiaries
(Premiums based On Individual Plans)
In-Network (IN)/Out-of-Network (OON)
Updated 05/2023

| AAA  (Plans offered through Altus Dental) https://altusdental.com/AAA Phone: 877-223-0588 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
|---|---|----------------------|--------------------------------------|--|---|------------------------|
| Standard Plan | \$52.63 | IN: 100% OON: 80% | IN: 80% OON: 64% (after 6 mos) | IN: 80% OON: 64% (after 12 mos) | \$1,500 | IN: \$25 OON: \$100 |
| Essential Plan | \$61.84 | IN: 100% OON: 80% | IN: 80% OON: 64% (after 6 mos) | IN: 50% OON: 44% (after 12 mos) | \$1,500 | IN: \$25 OON: \$100 |
| AARP  (Plans offered through Delta Dental) https://www1.deltadentalins.com/aarp/dental-plans.html Phone: 866-583-2085 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
| PPO Plan A | \$99.66 | 100% | 20% | 50% (after 12 mos for crowns, implants, dentures) | \$1,500 | \$40 |
| PPO Plan B | \$66.62 | 80% | 20%-50% | 50% (after 12 mos for crowns, implants, dentures) | \$1,000 | \$90 |
| AETNA  https://www.aetnadentaloffers.com/plans/aetna-dental-direct-preferred-ppo Phone: 833-610-8809 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
| Dental Preferred Direct PPO | Plans start at \$48.09 Pricing depends on zip code and age | IN: 100% OON: 80% | IN: 80% OON: 60% (after 6 mos) | IN: 50% OON: 40% (after 12 mos) | \$1,250 | \$50 |
| ALTUS  altusdental.com Phone: 877-223-0588 | Altus For One \$22.85/MO - Direct through Altus Dental Upfront fee charged for the first three months' premium. In addition, there is a \$35 non-refundable enrollment fee for new coverage. This fee will be charged to bank account or credit/debit card at the time of enrollment. Contact plan for details. | | | | | |

2023 Dental Insurance Plans for Individuals 65+ (cont.)


| | | | | | | |
|---|--|---|--|---|--|--------------------------|
|  BLUE CROSS/BLUE SHIELD OF MA https://medicare.bluecrossma.com/shop-plans/dental-plans Phone: 800-678-2265 | Dental Blue 65 Preventive (\$24.32 per month) > Pays 100% of covered Services > 3 cleanings every 12 months > No calendar year maximum or deductible > Enhanced coverage for members with certain pre-existing conditions | | Dental Blue 65 Basic (\$38.85 per month) > Pays 100% of preventive services and 50% of basic services > No waiting period with proof of prior continuous dental coverage > \$100 annual deductible and \$1,250 calendar-year maximum > Enhanced coverage for members with certain pre-existing conditions | | Dental Blue 65 Premier (\$72.56 per month) > Pays 100% of preventive services, 80% of basic services and 50% of premier services > No waiting period with proof of prior continuous dental coverage > \$50 annual deductible and \$1,500 calendar-year maximum > Enhanced coverage for members with certain pre-existing conditions | |
| CIGNA  https://www.cigna.com/individuals-families/shop-plans/dental-insurance-plans/ Phone: 855-352-1604 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
| Cigna Dental Preventive | Pricing depends on age and zip code | IN: 100% OON: see footnote 1 | Not covered | Not covered | No benefit maximum | No deductible |
| Cigna Dental 1000 | Pricing depends on age and zip code | IN: 100% OON: see footnote 1 | IN: 80% OON: see footnote 2 (after 6 mos) | IN: 50% OON: see footnote 3 (after 12 mos) | \$1,000 | \$50 |
| Cigna Dental 1500 | Pricing depends on age and zip code | IN: 100% OON: see footnote 1 | IN: 80% OON: see footnote 2 (after 6 mos) | IN: 50% OON: see footnote 3 (after 12 mos) Orthodontia coverage available | \$1,500 | \$50 |
| Cigna Dental 3000/100 | Pricing depends on age and zip code | IN: 100% after plan deductible OON: 100% after plan deductible | IN: 50% after plan deductible OON: 50% after plan deductible (after 6 mos) | IN: 50% after plan deductible OON: 50% after plan deductible (after 12 mos) | \$3,000 | \$100 |
| Cigna Dental 3000/150 | Pricing depends on age and zip code | IN: 100% after plan deductible OON: 100% after plan deductible | IN: 25% after plan deductible OON: 25% after plan deductible (after 6 mos) | IN: 25% after plan deductible OON: 25% after plan deductible (after 12 mos) | \$3,000 | \$150 |
| Cigna Dental 5000/250 | Pricing depends on age and zip code | IN: 100% after plan deductible OON: 100% after plan deductible | IN: 25% after plan deductible OON: 50% after plan deductible (after 6 mos) | IN: 25% after plan deductible OON: 50% after plan deductible (after 12 mos) | \$5,000 | \$250 |

1 For Cigna out of network services, patient pays the difference between the provider's actual billed charges and 100% of the contracted fee



2 For Cigna out of network services, patient pays the difference between the provider's actual billed charges and 80% of the contracted fee

3 For Cigna out of network services, patient pays the difference between the provider's actual billed charges and 50% of the contracted fee

2023 Dental Insurance Plans for Individuals 65+ (cont.)



| DELTA DENTAL  www.deltadentalma.com Phone:800-872-0500 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
|--|---|---|---|---|---|--|
| PPO Value for Seniors | \$21.43 | IN: 100% OON: 80% | Discounts of upto 45% off restorative treatments | Discounts of upto 45% off restorative treatments | None | \$0 |
| Delta Care | \$26.14 | Member co-payments for care based on the care they get. Benefit summary document covers specific costs | | | \$1,000 (certain services) | \$0 |
| Delta Dental EPO | \$33.03 | IN: 100% | IN: 70% (after 6 mos) | IN: 40% (after 12 mos) | \$1,000 | \$50 |
| Delta Dental Premier Option 1 | \$61.75 | IN: 100% OON: 100% | IN: 80% OON: 80% (after 6 mos) | IN: 50% OON: 50% (after 12 mos) | \$1,000 | \$50 |
| Delta Dental Premier Option 2 | \$49.60 | IN: 100% OON: 100% | IN: 50% OON: 50% (after 6 mos) | IN: 40% OON: 40% (after 12 mos) | \$1,000 | \$50 |
| Delta Dental Total Choice PPO | CLOSED to NEW ENROLLMENTS EFFECTIVE 12/31/21 | IN: 100% OON: 80% | IN: 80% OON: 60% | IN: 50% OON: 30% | None | \$50 (waived for diagnostic and preventive services) |
| DENALI  https://denalidental.com/plans Phone:844-833-8440 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
| Ridge Plan | \$61.22 | 100%- Preventive For other basic svcs: Year 1:50% Year 2:60% Year 3: 70% Year 4 and beyond: 80% | Year 1:10% Year 2:25% Year 3: 40% Year 4 and beyond: 50% | | Year 1: \$750 Year 2: \$1,500 Year 3: \$2,000 Year 4 and beyond: \$2,500 | Lifetime \$100 IN Deductible or Lifetime \$200 OON deductible |
| Summit Plan | \$93.62 | 100%- Preventive For other basic svcs: Year 1:50% Year 2:75% Year 3: 90% Year 4 and beyond:90% | Year 1:30% Year 2:40% Year 3: 50% Year 4 and beyond: 60% | | Year 1: \$1,200 Year 2: \$2,000 Year 3: \$3,500 Year 4 and beyond: \$6,000 | Lifetime \$100 IN Deductible or Lifetime \$200 OON deductible |

2023 Dental Insurance Plans for Individuals 65+ (cont.)

| DENTAQUEST  https://dentaquest.com/personal-dental-plans/ Phone: 888-278-7310 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
|--|----------------------------|---------------------------------|---|--|--|----------------------|
| Personal Dental Plan | Plans start at \$14.08 | IN: 100% OON: 100% | Not covered | Not covered | No benefit maximum | No deductible |
| Personal Dental Plan Basic | Plans start at \$20.37 | IN: 100% OON: 100% | IN: 50% OON: Up to 50% | Not covered | \$1,000 | \$50 |
| Personal Dental Plan Plus | Plans start at \$23.97 | IN: 100% OON: 100% | IN: 50% OON: Up to 50% (after 6 mos) | IN: Up to 50% OON: Up to 50% (after 18 mos) | \$1,250 | \$100 |
|  GUARDIAN DIRECT https://www.guardiandirect.com/dental-insurance Phone: 866-569-9900 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
| STARTER PLAN | \$31.62 | IN: 100% OON: See footnote 1 | IN: 50% OON: See footnote 1 (after 6 mos) | Not covered | Year 1: \$500 Year 2: \$750 Year 3 and beyond: \$1,000 | IN: \$0 OON: \$50 |
| CORE PLAN | \$44.45 | IN: 80% OON: See footnote 1 | IN: 50% OON: See footnote 1 (after 6 mos) | IN: 50% OON: See footnote 1 (after 12 mos) | Year 1: \$500 Year 2: \$750 Year 3 and beyond: \$1,000 | IN: \$0 OON: \$50 |
| ACHIEVER PLAN | \$63.53 | IN: 100% OON: See footnote 1 | IN: 70% OON: See footnote 1 (after 6 mos) | IN: 50% OON: See footnote 1 (after 12 mos) Includes orthodontia | Year 1: \$1,000 Year 2: \$1,250 Year 3 and beyond: \$1,500 | IN: \$0 OON: \$50 |
| DIAMOND PLAN | \$79.79 | IN: 100% OON: See footnote 1 | IN: 80% OON: See footnote 1 (after 6 mos) | IN: 50% OON: See footnote 1 (after 12 mos) Includes orthodontia | \$1,500 | IN: \$0 OON: \$50 |

¹ Reimbursement for OON services is based on the lower of Guardian Direct dentist's fees or a percentile of the prevailing fee data for the dentist's zip code.

2023 Dental Insurance Plans for Individuals 65+ (cont.)

| HUMANA  https://www.humana.com/insurance-plan-quotes/compare-select-plans Phone: 855-202-4077 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
|--|----------------------------------|------------------------------------|--|--|--|---|
| | | | | | | |
| Preventive Value PPO | \$19.99 | IN: 100% OON: 80% | IN: 50% OON: 30% | Not covered | No benefit maximum | \$50 (Lifetime) |
| Bright Plus PPO | \$29.99 | IN: 100% OON: 70% | IN: 60% OON: 30% (after 3 months) | Not covered | \$1,250 | \$50 |
| Bright Plus for Veterans PPO (includes additional discounts on prescriptions, vision and hearing) | \$29.99 | IN: 100% OON: 70% | IN: 60% OON: 30% (after 3 months) | Not covered | \$1,250 | \$50 |
| Loyalty Plus PPO | \$55.99 | IN: 100% OON: see footnote 1 | IN: Year 1:40% Year 2:55% Year 3 and beyond: 70% OON: see footnote 1 | IN: Year 1:20% Year 2:30% Year 3 and beyond: 50% OON: see footnote 1 | Year 1: \$1,000 Year 2: \$1,250 Year 3 and beyond: \$1,500 | \$150 (Lifetime) |
| MET LIFE  https://www.metlifetakealongdental.com/ Phone:844-263-8336 | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible (applies only to Minor and Major Restorative Services) |
| | | | | | | |
| PPO Low | \$17.58 | IN: 100% OON:100% | IN: 50% OON: 50% (after 6 mos) | Not covered | \$750 | \$75 |
| PPO Medium | \$38.16 | IN: 100% OON:100% | IN: 70% OON:70% (after 6 mos) | IN: 50% OON:50% (after 12 mos) | \$1,500 | \$50 |
| PPO High | \$44.90 | IN: 100% OON:100% | IN: 80% OON:80% (after 6 mos) | IN: 50% OON:50% (after 12 mos) Orthodontia coverage available | \$2,000 | \$25 |

¹ Out-of-network dentists can bill you for charges above the amount covered by your Humana dental plan. To ensure you do not receive additional charges, visit a dentist in the Humana dental network.

2023 Dental Insurance Plans for Individuals 65+ (cont.)

| <div></div> <div>SPIRIT https://spiritdental.com/ Phone:844-833-8440</div> | Individual Monthly Premium | Preventive | Minor Restoration | Major Restoration | Max. Amt. Plan Pays For All Services Per Benefit Year | Yearly Deductible |
|--|----------------------------------|------------------------------------|--|--|--|----------------------|
| Secure Choice | \$44.52 | IN: 100% OON: See footnote 1 | IN: Year 1:50% Year 2:60% Year 3 and beyond: 70% OON: see footnote 1 | IN: Year 1:20% Year 2:30% Year 3 and beyond: 40% OON: see footnote 1 | Year 1: \$750 Year 2: \$1,000 Year 3 and beyond: \$1,250 | \$100 (Lifetime) |
| Core Choice | \$58.58 | IN: 100% OON: See footnote 1 | IN: Year 1:50% Year 2:65% Year 3 and beyond: 80% OON: see footnote 1 | IN: Year 1:25% Year 2:50% Year 3 and beyond: 50% OON: see footnote 1 Orthodontia coverage available | \$1,200 | \$100 (Lifetime) |
| Pinnacle Choice | \$76.40 | IN: 100% OON: See footnote 1 | IN: Year 1:50% Year 2:60% Year 3 and beyond: 80% OON: see footnote 1 | IN: Year 1:25% Year 2:30% Year 3 and beyond: 50% OON: see footnote 1 Orthodontia coverage available | Year 1: \$1,200 Year 2: \$2,500 Year 3 and beyond: \$5,000 | \$100 (Lifetime) |
| Senior Preferred Choice | \$87.90 | IN: 100% OON: See footnote 1 | IN: Year 1:65% Year 2:80% Year 3 and beyond: 90% OON: see footnote 1 | IN: Year 1:10% Year 2:50% Year 3 and beyond: 65% OON: see footnote 1 | \$3,500 | \$100 (Lifetime) |

1 If you receive care from a non-network dentist, your out of pocket charges will be based on Usual and Customary charges