



**Choose the dental plan that's right for you  
and switch each year at enrollment time if your needs change!**

	<b>Value Plan</b>	<b>Network Access Plan</b>
<b><i>In-network:</i></b>	Benefits are based on a negotiated contracted fee schedule (an average discount of 30%). No additional fees to the dentist!	
<b><i>Out-of-network:</i></b>	<ul style="list-style-type: none"> <li>▪ Benefits are based on the discounted fee schedules agreed upon by our network dentists.</li> <li>▪ Any amount that is charged over the fee schedule is the responsibility of the patient.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Benefits are based on usual, customary and reasonable (UCR) charges that dentists in your area charge for each procedure.</li> </ul>
<b><i>Co-insurance</i></b>	<ul style="list-style-type: none"> <li>▪ Preventive services are covered 100%.</li> <li>▪ Coverage for other services is higher than the Network Access Plan.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Preventive services are covered 100%.</li> <li>▪ Coverage for other services is lower than the Value Plan.</li> </ul>
<b><i>Save money by using network providers</i></b>	<ul style="list-style-type: none"> <li>▪ <b>If you always use network providers, consider the Value Plan.</b></li> <li>▪ <b>With higher co-insurance levels, your out-of-pocket costs are reduced for in-network dentists.</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>If you want freedom to choose between in-network and out-of-network providers, consider the Network Access Plan.</b></li> <li>▪ <b>Coverage out-of-network is not limited to the discounted fees our in-network dentists charge.</b></li> </ul>

- Premiums are the same for either plan
- Switch plans each year at annual enrollment time
- Save an average of 30% over what dentists usually charge by using network providers