St. Norbert College

Dental Plan Options			I	Effective: 1/1/2024
Carriers	△ DELTA DENTAL		CarePlus	
	Option 1		Option 2 - HMO	
Eligibility	.75		FTE	
Monthly Rates	SNC Portion	Employee Portion	SNC Portion	Employee Portion
Single	\$12.37	\$28.87	\$6.85	\$16.00
Employee +1	\$24.73	\$57.69	\$13.70	\$32.00
Family	\$47.54	\$110.94	\$22.61	\$52.80
Annual Rates	SNC Portion	Employee Portion	SNC Portion	Employee Portion
Single	\$148.46	\$346.42	\$82.26	\$191.94
Employee +1	\$296.71	\$692.33	\$164.40	\$384.00
Family	\$570.53	\$1,331.23	\$271.32	\$633.60
Calendar-Year Deductible	\$50 per Individual; \$150 per Family		No Plan Deductible	
Annual Maximum (excluding orthodontia)*	**JEW! \$1,500 per member PPO Network / \$1,000 per member Non-PPO		\$1,250 per member	
Fee Schedule	Maximum Plan Allowance (MPA) * No Balance Billing for Network Providers		Dental HMO: Dental Associates (Tier 1) & Midwest Dental (Tier 2)	
Preventive / Diagnostic Services	Deductible Waived. <u>Covered Services</u> do not apply to the Annual Maximum Benefit		Cleanings & Exams do not apply to the Annual Maximum Benefit - Tier 1 Only	
Oral Exams & Cleanings				
X-Rays	100%		100%	
Topical Fluoride				
Sealants				
Space Maintainers				
Basic Services	Deductible Applies		No Plan Deductible	
Amalgam/Composite Fillings	80%		100%	
Emergency Treatment to Relieve Pain			90%	
Extractions (Non-Surgical & Surgical)				
Endodontics (Non-Surgical & Surgical)				
Periodontics (Non-Surgical & Surgical)				
Repair/Adjustments to Bridges & Dentures				
Major Services	Deductible Applies		No Plan Deductible	
Crowns, Inlays and Onlays				
Bridges and Dentures	50%		90%	
Implants				
Orthodontics				
Deductible	No Deductible		No Deductible	
Benefits Paid At	50%		50%	
Individual Lifetime Maximum	\$1,500		\$1,500	
Limiting Age	Dependents to age 19		Dependents to age 26	
Adult Orthodontia	No Coverage		No Coverage	

^{*}Non-participating dentists can bill for charges above the amount covered by a Delta Dental. To ensure you do not receive additional charges, visit a participating network provider.

NOTE: Company logos are for information purposes only. Agents are independent and are not affiliated with the company.

Our standard of care and legal duty to the insured in providing insurance products and services is to follow the instructions of the insured in good faith.

This is only a summary of your Dental Benefits. Please refer to the Delta Dental Summary Plan Description or CarePlus Certificate of Coverage for more detailed information. If the information in this summary differs, the Delta Dental Summary Plan Description or CarePlus Certificate of Coverage is the ruling document.

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