

Capital Health Plan 1/1/2023 renewal

Delta Dental PPO for Small Business Pediatric Dental Plan (Bundled with Medical)

Delta Dental PPO	Basic Plan		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-Delta Dental Dentist
Maximum Contract Allowance	PPO Contracted Fees	PPO Contracted Fees	PPO Contracted Fees
Benefits			
Diagnostic & Preventive	100%	100%	100%
Sealants	100%	100%	100%
Space Maintainers	100%	100%	100%
Basic Restorative	50%	50%	50%
Oral Surgery	50%	50%	50%
Endodontics	50%	50%	50%
Periodontics	50%	50%	50%
Major Restorative	50%	50%	50%
Prosthodontics	50%	50%	50%
Implants	Not Covered	Not Covered	Not Covered
Orthodontics*	50%	50%	50%
*Only if medically necessary. Requires prior authorization.			
Deductible (applies to all services)			
Per patient / calendar year	\$60	\$60	\$60
Maximums			
Annual out-of-pocket maximum per child	\$375	Not Applicable	Not Applicable
Annual out-of-pocket maximum for 2+ children	\$750	Not Applicable	Not Applicable
The following is the renewal information for the dental plan:			
Effective Date	January 1, 2023		
Contract Term	January 01, 2023 – December 31, 2023		
% increase	0.00%		
Monthly Rates (Per Child)	\$25.58		

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Assumptions and Guidelines

-Contracted dentists are paid directly by Delta Dental and by agreement cannot bill the enrollee more than their contracted fee.

-Non-contracted dentists may not always accept Delta Dental's program allowance as payment in full. The enrollee is responsible for paying up to the non-contracted dentist's submitted charge.

-Benefit payments for services rendered by non-contracted dentists are sent directly to the enrollee. It is the enrollee's responsibility to pay the non-contracted dentist.

The products proposed are for small businesses purchasing dental coverage in Florida outside the exchange. Health care reform requirements are not finalized at the Federal level or within the state of Florida. Therefore, Delta Dental reserves the right to modify these products, plan designs and rates to meet Regulatory requirements as necessary. The proposed plan designs and rates are contingent upon receiving Regulatory approval.

Rates assume an effective date of January 1, 2023. Rates assume a one-year rate guarantee, but are subject to change if there are any federally mandated benefit changes for the 2023 plan year.

Pediatric Enrollees are covered to age 19.

Rates include 10.0% producer commission for small groups.

Rates are illustrative and statewide. Delta Dental reserves the right to modify these rates to a regional rate basis, as necessary.

Deductible amounts for Delta Dental PPO, Delta Dental Premier and Non-Participating providers are inclusive of each other and not in addition to.

Rates assume that this plan will be purchased in conjunction with a Capital Health Plan medical plan in a bundled arrangement (i.e. plans are separate) and that Capital Health Plan will be performing marketing, enrollment, billing payment and renewal functions.

Rates assume that the small group products renew annually and each small group will renew on their anniversary date, which is based on date of purchase.
