

2016 Dental Plus Reimbursement

What is the incentive for you to seek dental treatment from a network provider beginning in 2016?

- Deeper discounts
- Lower out of pocket expenses
- Your \$2000 annual maximum payment going further toward necessary treatment

Examples

Adult cleaning rendered by a network dentist

Charge	\$82
Allowance	\$61 (average)
Payment	\$61
You pay	\$0
You save	\$21 of your annual benefits

Adult cleaning rendered by an out of network dentist

Charge	\$82
Allowance	\$82 (average)
Payment	\$82
You pay	\$0
You lose	\$21 of your annual benefits

Crown rendered by a network dentist

Charge	\$1150
Allowance	\$800 (average)
Payment	\$400
You pay	\$400
You save	\$200 out of pocket + \$200 of your annual benefits

Crown rendered by an out of network dentist

Charge	\$1150
Allowance	\$1100 (average)
Payment	\$550
You pay	\$600 (50% coinsurance + difference in charge and allowance)
You lose	\$200 out of pocket + \$200 of your annual benefits



South Carolina



StateSC.SouthCarolinaBlues.com