



**2008**

**Delta Dental and United Health Care Dental Plan Highlights**

The District offers the choice between two (2) dental plans for active, benefit-eligible employees. The comparison below may help you understand the coverage and how to better use your benefits. Effective April 2007, Pacific Union Dental was acquired by United Health Care Dental.

<i>Dental Plan Comparison</i>	<b>DELTA DENTAL</b>	<b>UNITED HEALTH CARE DENTAL</b>	<b>COMMENTS</b>
<b>OUT-OF-NETWORK</b>	OK, but limited to Delta fees only (balance billing possible)	Not OK - must use United Health Care Dental dentists ONLY	Delta Dental is like a PPO plan whereas United Health Care Dental is like an HMO plan
<b>MAXIMUM ANNUAL BENEFIT</b>	\$1,500	No maximum	
<b>DEDUCTIBLE</b> <b><u>Diagnostic and Preventative Services:</u></b>  examples include oral examinations, cleanings, X-rays	None  100% of Delta Dental fees	None  100% of United Health Care Dental fees	
<b><u>Basic Services:</u></b>  examples include oral surgery (extractions), tissue removal (biopsies) fillings, root canals, periodontic (gum) treatment, sealants	100% of Delta Dental fees	100% of United Health Care Dental fees	Both plans charge the patient if asked for resin or porcelain on molars, or if asked for a higher-level metal than what is considered dentally appropriate
<b><u>Crowns, Jackets, Other Cast Restorations:</u></b>	100% of Delta Dental fees	100% of United Health Care Dental fees	
<b><u>Prosthetic Services:</u></b>  examples include bridges, partial and full dentures	50% of Delta Dentist's fees to an annual-calendar year maximum of \$1,000	100% of United Health Care Dental fees	
<b><u>Orthodontic Services - CHILDREN:</u></b>	50% of Delta Dentist's fees to a calendar year maximum of \$1,000 to age 19 only	100% of United Health Care Dental fees not to exceed \$2,250 - age 10 and up	
<b><u>Orthodontic Services - ADULTS:</u></b>	NONE	100% of United Health Care Dental fees not to exceed \$2,250	