

DENTAL COMPARISON

CITY OF FITCHBURG

Carrier:		
Blue Cross Blue Shield	Dental Blue 1	Dental Blue 2
	Low	High
Monthly Rates (24):		
Employee	\$25.94	\$40.84
Family	\$75.39	\$118.71
Coverage:		
Type I		
Diagnostic	100%	100%
Preventative	100%	100%
Type II		
Minor Restorative	50%	80%
Endodontic	50%	80%
Periodontics	50%	80%
Oral Surgery	50%	80%
Adjunctive Services	50%	80%
Type III		
Major Restorative	0%	50%
Prosthodontics	0%	50%
Deductibles	\$50/\$150 Type II Only	\$50/\$150 Type II & III Only
Annual Maximum	\$750	\$1,500
Dependent Coverage	26	26

Notes:

1. Coverage types are defined as follows: Type I are twice yearly cleanings, oral exams, and x-rays related to cleanings and exams. Type II are fillings, tooth extractions, gum maintenance, root canals, and minor repair of crowns and bridges. Type III are bridges, crowns, dentures, and implants.
2. The low plan is designed for people who are looking for insurance coverage for preventive dentistry and for minor dental repairs. It is not meant for people who have or who expect to have, major dental work. The target group for a low plan are younger members and families with children, groups who traditionally do not have a lot of major dental work. Very often people will move from a low plan to a high plan as they age. The annual maximum per person is \$750, because the procedures that are covered are not as expensive as Type III procedures.