



PEBASM
SC Retirement Systems
and State Health Plan

Dental

Insurance Benefits Training
2022

Important information

- This overview is not meant to serve as a comprehensive description of the insurance benefits offered by PEBA.
- More information can be found in the following:
 - [*Benefits Administrator Manual*](#); and
 - [*Insurance Benefits Guide*](#).
- The plan of benefits documents and benefits contracts contain complete descriptions of the health and dental plans and all other insurance benefits. Their terms and conditions govern all health benefits offered by or through PEBA.

Dental Plus

- Pays more and has higher premiums and lower out-of-pocket costs.
- Has higher allowed amounts, which are the maximum amounts allowed by the plan for a covered service. Network providers cannot charge for the difference in their cost and the allowed amount.

Basic Dental

- Pays less and has lower premiums and higher out-of-pocket costs.
- Has lower allowed amounts, which are the maximum amounts allowed by the plan for a covered service. There is no network for Basic Dental; therefore, providers can charge for the difference in their cost and the allowed amount.

Dental enrollment

- May enroll at initial eligibility.
- May enroll in, drop or change during open enrollment in odd-numbered years or a special eligibility situation.
- *Comparing Dental Plus and Basic Dental* flyer and video available at peba.sc.gov/nyb.

Summary of benefits

	Dental Plus	Basic Dental
Diagnostic and preventive <i>Exams, cleanings, X-rays</i>	Do not pay a deductible. The Plan will pay 100% of a higher allowed amount . In network, a provider cannot charge for the difference in its cost and the allowed amount.	Do not pay a deductible. The Plan will pay 100% of a lower allowed amount . A provider can charge for the difference in its cost and the allowed amount.
Basic <i>Fillings, oral surgery, root canals</i>	Pay up to a \$25 deductible per person. ¹ The Plan will pay 80% of a higher allowed amount . In network, a provider cannot charge for the difference in its cost and the allowed amount.	Pay up to a \$25 deductible per person. ¹ The Plan will pay 80% of a lower allowed amount . A provider can charge for the difference in its cost and the allowed amount.

¹ If subscriber has basic or prosthodontics services, pay only one deductible. Deductible is limited to three per family per year.

Summary of benefits

	Dental Plus	Basic Dental
Prosthodontics <i>Crowns, bridges, dentures, implants</i>	Pay up to a \$25 deductible per person. ¹ The Plan will pay 50% of a higher allowed amount . In network, a provider cannot charge for the difference in its cost and the allowed amount.	Pay up to a \$25 deductible per person. ¹ The Plan will pay 50% of a lower allowed amount . A provider can charge for the difference in its cost and the allowed amount.
Orthodontics² <i>Limited to covered children ages 18 and younger</i>	Do not pay a deductible. There is a \$1,000 lifetime benefit for each covered child.	Do not pay a deductible. There is a \$1,000 lifetime benefit for each covered child.
Maximum payment	\$2,000 per person each year for diagnostic and preventive, basic and prosthodontics services.	\$1,000 per person each year for diagnostic and preventive, basic and prosthodontics services.

¹ If subscriber has basic or prosthodontics services, you pay only one deductible. Deductible is limited to three per family per year.

² There is a \$1,000 maximum lifetime benefit for each covered child, regardless of plan or plan year.

2022 Monthly premiums

Premiums for optional employers may vary. Use [Monthly premium worksheet for optional employers](#).

	Employee	Employee/ spouse	Employee/ children	Full family
Dental Plus	\$26.60	\$61.42	\$75.76	\$101.94
Basic Dental	\$0.00	\$7.64	\$13.72	\$21.34

Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.