



Serving those who serve South Carolina

Your dental plan options

Insurance Orientation and Education
2024

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Dental plan options

- You have two options for dental coverage:
 - Dental Plus; or
 - Basic Dental.
- When you make your election, you'll choose Dental Plus or Basic Dental, not both.
- There is a two-year commitment for dental coverage. You may enroll in or drop dental:
 - During initial enrollment;
 - During open enrollment in odd-numbered years; or
 - Within 31 days of a special eligibility situation.

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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 you for the difference in their cost and the allowed amount.

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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 you for the difference in their cost and the allowed amount.

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Summary of benefits

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

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

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Summary of benefits

	Dental Plus	Basic Dental
Prosthodontics Crowns, bridges, dentures, implants	You 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 you for the difference in its cost and the allowed amount.	You pay up to a \$25 deductible per person. ¹ The Plan will pay 50% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.
Orthodontics² Limited to covered children ages 18 and younger	You do not pay a deductible. There is a \$1,000 lifetime benefit for each covered child.	You 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.

¹If you have basic or prosthodontics services, you pay only one deductible. Deductible is limited to three per family per year.
²There is a \$1,000 maximum lifetime benefit for each covered child, regardless of plan or plan year.

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2024 Monthly premiums

	Dental Plus	Basic Dental
Employee	\$28.80	\$0.00
Employee/spouse	\$65.88	\$7.64
Employee/children	\$80.92	\$13.72
Full family	\$108.64	\$21.34

If you work for an optional employer, verify your rates with your benefits office.

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