



DIFFERENCES BETWEEN DENTAL PLANS AT A GLANCE

| Feature | Full A Plan (DPPO1) | Full ABCD Plan (DPPO2) |
|-----------------------------------|------------------------------------------------------|---------------------------------------------------------------------|
| Out-of-Network Coverage | Yes (Maximum Reimbursable Charge at 85th percentile) | Yes (Maximum Reimbursable Charge at 85th percentile) |
| Calendar Year Deductible | \$0 (Individual & Family) | \$0 (Individual & Family) |
| Annual Benefit Maximum | Unlimited (applies to Class I, II, III) | Unlimited (applies to Class I, II, III) |
| Preventive & Diagnostic (Class I) | 100% covered, no deductible | 100% covered, no deductible |
| Basic Restorative (Class II) | 100% covered, no deductible | 100% covered, no deductible |
| Major Restorative (Class III) | 50% covered, no deductible | 50% covered, no deductible |
| Orthodontia (Class IV) | Not covered | 60% covered for dependent children to age 19 Lifetime max: \$600 |
| Periodontal (Class VIII) | Not covered | 50% covered, \$500 annual max |

Key Differences Explained:

1. Orthodontia Coverage:

1. The Full ABCD Plan (DPPO2) offers orthodontic coverage for dependent children up to age 19 (60% covered, \$600 lifetime max). The Full A Plan (DPPO1) does not cover orthodontia.

2. Periodontal Coverage:

1. The Full ABCD Plan (DPPO2) includes specific coverage for minor and major periodontal services (50% covered, \$500 annual max). The Full A Plan does not cover this benefit.

3. All Other Core Benefits:

1. Both plans offer unlimited annual maximums for standard dental services, \$0 deductible, and the same coverage levels for preventive, basic, and major restorative services.