

2021 Dental Insurance Premiums

Delta Dental (1-800-335-8266)

The City offers one PPO dental plan through Delta Dental of Missouri (DDMO). You may initiate or cancel dental coverage, add or drop dependents, and change your dental coverage level (i.e. single to family). The dental plan allows two dental exams and cleanings per calendar year. The charts below show the bi-weekly contribution rates for the dental plan for full-time and permanent part-time employees, effective January 1, 2021. The chart on the following page is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Coverage Level	Bi-Weekly Premiums for Permanent Full-Time Employees		Bi-Weekly Premiums for Permanent Part-Time Employees	
	Your Cost	City Cost	Your Cost	City Cost
Employee Only	\$3.75	\$12.11	\$9.91	\$5.95
Employee & Spouse	\$7.34	\$23.67	\$19.38	\$11.63
Employee & Child(ren)	\$8.41	\$27.13	\$22.21	\$13.33
Employee & Family	\$12.39	\$39.95	\$32.71	\$19.63

Delta Dental Networks: Advantages of Selecting Participating Dentists

All participating dentists (PPO and Premier) have the necessary forms needed to submit your claim. Delta Dental participating dentists will file your claims for you and Delta Dental will pay them directly for covered services. Visit their website at deltadentalmo.com to find out if your dentist participates or contact DDMO to receive, at no cost, a list of participating PPO and Premier dentists in your area. You are not responsible for paying the participating dentist any amount that exceeds the PPO fee schedule or Premier Usual, Customary and Reasonable (UCR) charge. You are only responsible for any non-covered charges, deductibles, and coinsurance amount.

Selecting a Dentist

You may visit the dentist of your choice and select any dentist on a treatment-by-treatment basis. It is important to remember your out-of-pocket costs may vary depending on your choice. You have several network options:

1. **Delta Dental PPO Network (\$35 Deductible):** Delta's PPO network consists of dentists who have agreed to accept payment based on a reduced fee schedule and to abide by Delta Dental policies. This network offers you cost control and claim filing benefits.
2. **Delta Dental Premier Network (\$50 Deductible):** Dentists who have agreed to accept the amount determined to be the UCR as payment in full. This network also offers you cost control and claim filing benefits. However, your out-of-pocket expenses (deductibles and coinsurance amounts) may be higher with a Premier dentist.
3. **Non-Participating Dentist (\$50 Deductible):** If you go to a non-participating dentist (not contracted with Delta Dental) in South Carolina, Delta Dental of Missouri (DDMO) will make payment directly to you based on the dentist's fee charged or the prevailing fee, whichever is less. If you go to an out-of-state, nonparticipating dentist, DDMO will make payment directly to you on the same basis as the local plan reimburses its non-participating dentists. It will be your obligation to make full payment to the dentist and file your own claim. You can obtain a claim form from the HR office or log in to Delta Dental's website.

