



www.thetoothstation.com

IMPORTANT NOTICE REGARDING CHILDREN'S DENTAL INSURANCE.

Starting in 2014 it is possible to purchase Children's Dental Insurance as a "stand alone" policy for just your child or children through the State of California Health Care Exchange at www.coveredca.com.



In our area there are two types of dental insurance policies being offered: a Dental Preferred Provider Organization (DPPO) and a Dental Health Maintenance Organization (DHMO). Both types of policies are available from several insurance companies.

You will want to select a DPPO insurance plan so that you can choose the dentist you want to see, have much more flexibility in treatment options and a better dental experience for your child.



If a DHMO is selected it is likely you will be assigned a dentist your child must see, employed by a large corporation, and who may have questionable quality and quantity of training with minimal practice experience.



Any DPPO plan will work at both our offices.

At the Folsom office, we are Preferred Providers for Anthem and Blue Shield.

At the Natomas office, we are Preferred Providers for Anthem, Blue Shield and Premier Access.

The DPPO prices range from \$20.90 to \$37.91 per month per person. Children who have many dental needs will likely find it worthwhile to select the 85% option on the DPPO plans offered.

If you have questions, please contact us or Covered California at 800-300-1506.



**Children's
Dental Insurance
Plan Rates
2014**

About Covered California™

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. With coverage starting in 2014, Covered California will help individuals determine whether they are eligible for premium assistance that will be available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses will be able to purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits.

Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the Governor and the Legislature.

For more information on Covered California, please visit **CoveredCA.com**

This booklet does not include pediatric dental rates for the Small Business Health Options Program (SHOP).

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Children's Dental Plan Standard Benefit Designs - DPPO

ENROLEE PAYS - DPPO		
Coverage category	High	Low
Diagnostic & preventative	0%*	0%*
Office Visit	N/A	N/A
Basic services	20%	50%
Major services	50%**	50%**
Orthodontics	50%	50%
Enrollee costs		
Deductible	\$50 (does not apply to diagnostic and preventative services)	\$60
Annual maximum	None	None
Out-of-pocket maximum	\$1000	\$1000
Waiting periods	None	None
Actuarial value	86%	72%

* Diagnostic and preventative services x-rays, exams, cleaning and sealants.

** Major services include: crowns and casts, prosthodontics, endodontics, periodontics and oral surgery.

Pricing Region 3
Sacramento, Placer,
El Dorado, Yolo

STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
Anthem DPPO	\$27.25	\$33.05
Blue Shield DHMO	\$9.80	\$10.80
Blue Shield DPPO	\$20.90	\$23.50
Delta DHMO	\$11.49	\$15.49
Delta DPPO	\$30.45	\$37.91
Liberty DHMO	\$16.83	\$19.20
Premier Access DHMO	\$15.14	\$16.69
Premier Access DPPO	\$25.27	\$28.51