



# Family Dental

PLANS AND RATES FOR 2021

September 2020

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## About Covered California™

Covered California is the state’s marketplace for the federal Patient Protection and Affordable Care Act. Covered California, in partnership with the California Department of Health Care Services, was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. Covered California helps individuals determine whether they are eligible for premium assistance that is 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 can 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.

In addition to helping consumers who are eligible for federal premium assistance, Covered California seeks to improve the insurance options for all Californians in the individual market. All of the health insurance plans with embedded children’s dental are available both through Covered California and in the individual market — at the same price. In addition, every health insurance company that sells an insurance product to individuals must sell one that matches Covered California’s standard benefit designs. This means that all consumers can now make true apple-to-apples comparisons of their health insurance options.

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 [www.CoveredCA.com](http://www.CoveredCA.com).

This booklet does not include dental rates for Covered California for Small Business.

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## About Covered California's Family Dental Plans

California families now have expanded opportunities for improved dental health through Covered California's offerings of family dental plans.

The plans offer comprehensive coverage for both children and adults. Purchase of the plans is optional and comes at an additional cost. Adults can choose to enroll in family dental plans without enrolling the entire family. In the individual exchange, the participating dental carriers are:

- **Access Dental Plan**
- **Anthem Blue Cross**
- **Blue Shield of California**
- **California Dental Network**
- **Delta Dental of California**
- **Dental Health Services**
- **Guardian**
- **LIBERTY Dental Plan**

There are two different product types available, depending on where a family lives. The dental preferred provider organization (DPPO) product offers a wide variety of provider choice within a network of participating dentists, as well as coverage for some out-of-network services. The dental health maintenance organization (DHMO) limits coverage to services provided by a dentist within a network and generally requires a referral to be seen by a specialist.

Covered California family dental plans feature standard copayments, deductibles and coinsurance requirements. The children's benefit designs have an actuarial value of at least 85 percent. An actuarial value is the overall average percentage of costs for benefits that a dental plan will cover.

These premiums are for "stand-alone" plans, or dental benefit products that can be purchased in addition to a health plan.

Dental plans must follow Covered California standard benefit designs. Standardizing benefits ensures that the selected plans define what the consumers get and allows consumers to choose a plan that's right for them based on quality, network and value. Key benefit features include comprehensive treatment services like root canals and crowns, along with diagnostic and preventive services that are available at no charge without being subject to deductible.

## Family Dental Plan Standard Benefit Designs – DHMO

ENROLLEE PAYS – DHMO		
Coverage category	Child	Adult
Diagnostic and preventive (includes X-rays, exams, cleanings and sealants)	\$ 0	\$ 0
Amalgam filling – one surface	\$ 25	\$ 25
Root canal – molar	\$ 300	\$ 300
Gingivectomy per tooth	\$ 50	\$ 50
Extraction – single tooth, exposed root or erupted	\$ 65	\$ 65
Extraction – complete bony	\$ 160	\$ 160
Crown – porcelain with metal	\$ 300	\$ 300
Medically necessary orthodontia	\$ 350	not covered
Enrollee costs		
Deductible <i>(waived for diagnostic and preventive)</i>	\$ 0	\$ 0
Annual benefit limit	none	none
Individual out-of-pocket maximum	\$ 350	N/A
Family out-of-pocket maximum <i>(two or more children)</i>	\$ 700	N/A
Office copay	\$ 0	\$ 0
Waiting period	none	none

The listed services and the associated cost-sharing amounts represent a summary of services the plan provides. Please refer to the plan's Policy or Evidence of Coverage for a complete list of covered services provided and any exclusions and limitations on those services.

## Family Dental Plan Standard Benefit Designs – DPPO

ENROLLEE PAYS – DPPO				
Coverage category	Child IN network	Child OUT of network	Adult IN network	Adult OUT of network
Diagnostic and preventive (includes X-rays, exams, cleanings and sealants)	0%	10%	0%	10%
Amalgam filling – one surface	20%	30%	20%	30%
Root canal – molar	50%	50%	50%	50%
Gingivectomy per quad	50%	50%	50%	50%
Extraction – single tooth, exposed root or erupted	50%	50%	50%	50%
Extraction – complete bony	50%	50%	50%	50%
Crown – porcelain with metal	50%	50%	50%	50%
Medically necessary orthodontia	50%	50%	not covered	not covered
Enrollee costs				
Deductible ( <i>waived for diagnostic and preventive</i> )	\$ 75	\$ 75	\$ 50	\$ 50
Annual benefit limit	none		\$ 1,500	
Individual out-of-pocket maximum	\$ 350	N/A	N/A	
Family out-of-pocket maximum ( <i>two or more children</i> )	\$ 700	N/A	N/A	
Office copay	\$ 0	\$ 0	\$ 0	\$ 0
Waiting period	none	none	6 months* for major services	6 months* for major services

The listed services and the associated cost-sharing amounts represent a summary of services the plan provides. Please refer to the plan's Policy or Evidence of Coverage for a complete list of covered services provided and any exclusions and limitations on those services.

\* Waived with proof of prior coverage.

# Notes on Family Dental Plan Standard Benefit Designs

## Children's dental benefit notes (only applicable to the pediatric portion of the family dental plan)

1. In a coinsurance plan, each child has an individual deductible unless the family deductible has been met. Once a child's individual deductible or the family deductible is reached, cost-sharing applies until the child's out-of-pocket maximum is reached.
2. Cost-sharing payments made by each individual child for in-network services accrue to the child's out-of-pocket maximum. Once the child's individual out-of-pocket maximum has been reached, the plan pays all costs for covered services for that child.
3. In a plan with two or more children, cost-sharing payments made by each individual child for in-network services contribute to the family deductible, if applicable, as well as the family out-of-pocket maximum.
4. Only enrollees in a Covered California Platinum, Gold, Silver or Bronze health insurance plan are eligible to purchase family dental plans.
5. The member cost share for Medically Necessary Orthodontia services applies to the course of treatment, not individual benefit years within a multi-year course of treatment. This member cost share applies to the course of treatment as long as the member remains enrolled in the plan.

## Adult dental benefit notes (only applicable to the family dental plan)

1. Each adult is responsible for an individual deductible.
2. Families that wish to purchase a family dental plan must include at least one adult who has purchased a Platinum, Gold, Silver or Bronze insurance plan through Covered California.
3. If a child is enrolled in the family dental plan, all children in the family under age 19 must be enrolled in the same family dental plan.
4. Tooth whitening, adult orthodontia and implants are not covered services.

## Dental Terms

### Amalgam filling – one surface

A mixture of materials used to repair cavities on a single surface of the tooth.

### Annual benefit limit

The maximum amount a plan will pay in a benefit year toward an adult member's dental care costs.

### Extraction

The removal of a tooth.

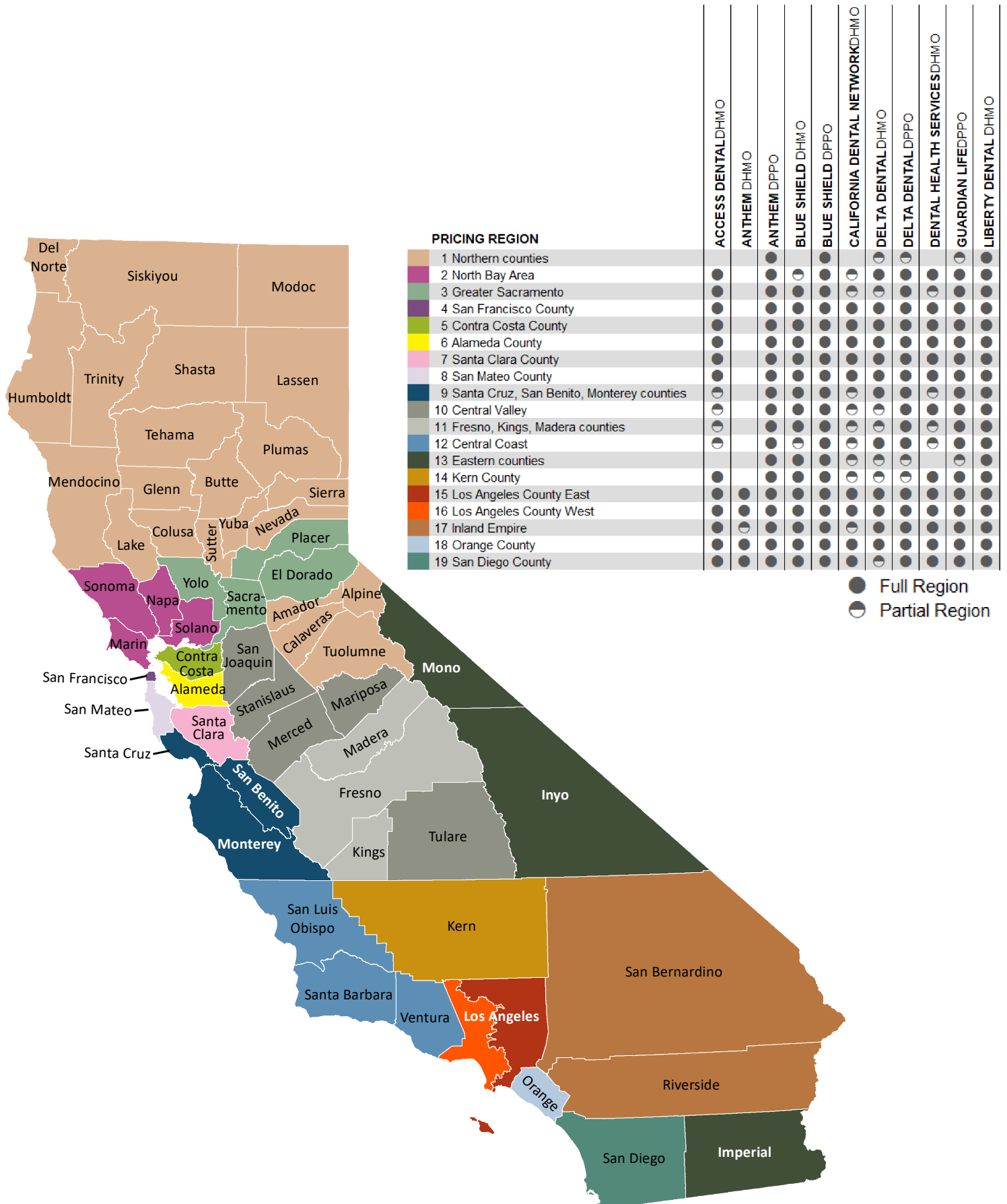
### Root canal

A dental procedure to fix a damaged nerve of a tooth by removing the nerve and filling it with suitable material.

### Waiting period

The length of time a newly enrolled adult member must wait before the dental plan pays toward major dental services.

# Pricing Regions and Plan Availability for Family Dental



## Dental Companies by County

The following pages list all the dental rates in each county of the state. This also shows your pricing region which will provide the plan premium rates on pages 8-17.

county	page number(s)	county	page number(s)
Alameda.....	10	Orange.....	16
Alpine.....	8	Placer.....	9
Amador.....	8	Plumas.....	8
Butte.....	8	Riverside.....	16
Calaveras.....	8	Sacramento.....	9
Colusa.....	8	San Benito.....	12
Contra Costa.....	10	San Bernardino.....	16
Del Norte.....	8	San Diego.....	17
El Dorado.....	9	San Francisco.....	9
Fresno.....	13	San Joaquin.....	12
Glenn.....	8	San Luis Obispo.....	13
Humboldt.....	8	San Mateo.....	11
Imperial.....	14	Santa Barbara.....	13
Inyo.....	14	Santa Clara.....	11
Kern.....	14	Santa Cruz.....	12
Kings.....	13	Shasta.....	8
Lake.....	8	Sierra.....	8
Lassen.....	8	Siskiyou.....	8
Los Angeles.....	15	Solano.....	8
Madera.....	13	Sonoma.....	8
Marin.....	8	Stanislaus.....	12
Mariposa.....	12	Sutter.....	8
Mendocino.....	8	Tehama.....	8
Merced.....	12	Trinity.....	8
Modoc.....	8	Tulare.....	12
Mono.....	14	Tuolumne.....	8
Monterey.....	12	Ventura.....	13
Napa.....	8	Yolo.....	9
Nevada.....	8	Yuba.....	8



## Pricing Region 1

Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta, Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake, Butte, Glenn, Sutter, Yuba, Colusa, Amador, Calaveras, Tuolumne



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Anthem</b> DPPO	\$49.15	\$28.55
<b>Blue Shield</b> DPPO	\$43.70	\$28.80
<b>Delta Dental*</b> DHMO	\$23.31	\$21.19
<b>Delta Dental*</b> DPPO	\$50.99	\$31.99
<b>Guardian*</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$47.18	\$38.52

## Pricing Region 2

Napa, Sonoma, Solano, Marin



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$15.30
<b>Anthem</b> DPPO	\$54.36	\$32.40
<b>Blue Shield*</b> DHMO	\$25.20	\$26.20
<b>Blue Shield</b> DPPO	\$46.10	\$30.30
<b>California Dental Network*</b> DHMO	\$7.63	\$10.67
<b>Delta Dental</b> DHMO	\$15.89	\$16.42
<b>Delta Dental</b> DPPO	\$56.99	\$35.99
<b>Dental Health Services*</b> DHMO	\$11.93	\$13.49
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$21.86	\$22.24

\* Partial Region

## Pricing Region 3

Sacramento, Placer, El Dorado, Yolo



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$14.40
<b>Anthem</b> DPPO	\$49.53	\$32.40
<b>Blue Shield</b> DHMO	\$14.60	\$15.20
<b>Blue Shield</b> DPPO	\$48.80	\$32.10
<b>California Dental Network*</b> DHMO	\$7.63	\$10.67
<b>Delta Dental*</b> DHMO	\$15.89	\$16.42
<b>Delta Dental</b> DPPO	\$51.99	\$32.99
<b>Dental Health Services*</b> DHMO	\$11.93	\$13.49
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$8.45	\$14.52

## Pricing Region 4

San Francisco



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$15.30
<b>Anthem</b> DPPO	\$55.30	\$32.40
<b>Blue Shield</b> DHMO	\$14.60	\$15.20
<b>Blue Shield</b> DPPO	\$43.70	\$28.80
<b>California Dental Network</b> DHMO	\$7.63	\$10.67
<b>Delta Dental</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$59.99	\$37.99
<b>Dental Health Services</b> DHMO	\$11.93	\$13.49
<b>Guardian</b> DPPO	\$61.46	\$56.94
<b>LIBERTY Dental</b> DHMO	\$8.45	\$14.52

\* Partial Region

## Pricing Region 5

Contra Costa



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$15.30
<b>Anthem</b> DPPO	\$54.75	\$32.40
<b>Blue Shield</b> DHMO	\$14.60	\$15.20
<b>Blue Shield</b> DPPO	\$46.10	\$30.30
<b>California Dental Network</b> DHMO	\$7.63	\$10.67
<b>Delta Dental*</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$56.99	\$35.99
<b>Dental Health Services</b> DHMO	\$12.36	\$14.21
<b>Guardian</b> DPPO	\$61.46	\$56.94
<b>LIBERTY Dental</b> DHMO	\$21.86	\$22.24

## Pricing Region 6

Alameda



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$14.40
<b>Anthem</b> DPPO	\$54.75	\$32.40
<b>Blue Shield</b> DHMO	\$14.60	\$15.20
<b>Blue Shield</b> DPPO	\$46.10	\$30.30
<b>California Dental Network</b> DHMO	\$7.63	\$10.67
<b>Delta Dental</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$56.99	\$35.99
<b>Dental Health Services</b> DHMO	\$11.93	\$13.49
<b>Guardian</b> DPPO	\$61.46	\$56.94
<b>LIBERTY Dental</b> DHMO	\$8.45	\$14.52

\* Partial Region

## Pricing Region 7

Santa Clara



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$14.40
<b>Anthem</b> DPPO	\$54.75	\$32.40
<b>Blue Shield</b> DHMO	\$14.60	\$15.20
<b>Blue Shield</b> DPPO	\$46.10	\$30.30
<b>California Dental Network</b> DHMO	\$7.63	\$10.67
<b>Delta Dental*</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$57.99	\$35.99
<b>Dental Health Services</b> DHMO	\$11.93	\$13.49
<b>Guardian</b> DPPO	\$61.46	\$56.94
<b>LIBERTY Dental</b> DHMO	\$8.45	\$14.52

## Pricing Region 8

San Mateo



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$15.30
<b>Anthem</b> DPPO	\$54.75	\$32.40
<b>Blue Shield</b> DHMO	\$15.80	\$16.40
<b>Blue Shield</b> DPPO	\$46.10	\$30.30
<b>California Dental Network</b> DHMO	\$7.63	\$10.67
<b>Delta Dental</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$56.99	\$35.99
<b>Dental Health Services</b> DHMO	\$11.93	\$13.49
<b>Guardian</b> DPPO	\$61.46	\$56.94
<b>LIBERTY Dental</b> DHMO	\$21.86	\$22.24

\* Partial Region

## Pricing Region 9

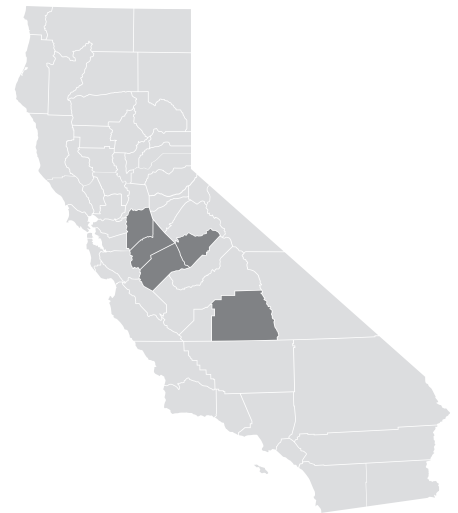
Santa Cruz, Monterey, San Benito



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental*</b> DHMO	\$15.00	\$21.60
<b>Anthem</b> DPPO	\$53.95	\$32.40
<b>Blue Shield</b> DHMO	\$14.60	\$15.20
<b>Blue Shield</b> DPPO	\$43.70	\$28.80
<b>California Dental Network*</b> DHMO	\$7.63	\$10.67
<b>Delta Dental</b> DHMO	\$15.89	\$16.42
<b>Delta Dental</b> DPPO	\$55.99	\$35.99
<b>Dental Health Services*</b> DHMO	\$12.37	\$13.96
<b>Guardian</b> DPPO	\$61.46	\$56.94
<b>LIBERTY Dental</b> DHMO	\$21.86	\$22.24

## Pricing Region 10

San Joaquin, Stanislaus, Merced, Mariposa, Tulare



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental*</b> DHMO	\$9.90	\$15.30
<b>Anthem</b> DPPO	\$49.16	\$30.10
<b>Blue Shield</b> DHMO	\$15.80	\$16.40
<b>Blue Shield</b> DPPO	\$46.10	\$30.30
<b>California Dental Network*</b> DHMO	\$7.63	\$10.67
<b>Delta Dental*</b> DHMO	\$15.89	\$16.42
<b>Delta Dental</b> DPPO	\$50.99	\$31.99
<b>Dental Health Services</b> DHMO	\$11.93	\$13.49
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$24.84	\$24.37

\* Partial Region

## Pricing Region 11

Fresno, Kings, Madera



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental*</b> DHMO	\$9.90	\$15.30
<b>Anthem</b> DPPO	\$47.73	\$29.05
<b>Blue Shield</b> DHMO	\$15.80	\$16.40
<b>Blue Shield</b> DPPO	\$46.10	\$30.30
<b>California Dental Network*</b> DHMO	\$7.63	\$10.67
<b>Delta Dental*</b> DHMO	\$15.89	\$16.42
<b>Delta Dental</b> DPPO	\$48.99	\$30.99
<b>Dental Health Services*</b> DHMO	\$11.95	\$13.97
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$21.86	\$22.24

## Pricing Region 12

San Luis Obispo, Ventura,  
Santa Barbara



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental*</b> DHMO	\$9.90	\$13.50
<b>Anthem</b> DPPO	\$51.95	\$31.50
<b>Blue Shield*</b> DHMO	\$21.50	\$22.40
<b>Blue Shield</b> DPPO	\$48.80	\$32.10
<b>California Dental Network*</b> DHMO	\$8.01	\$9.02
<b>Delta Dental</b> DHMO	\$15.89	\$16.42
<b>Delta Dental</b> DPPO	\$53.99	\$33.99
<b>Dental Health Services*</b> DHMO	\$11.93	\$13.49
<b>Guardian</b> DHMO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$25.63	\$24.43

\* Partial Region

## Pricing Region 13

Mono, Inyo, Imperial



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Anthem</b> DPPO	\$48.55	\$30.10
<b>Blue Shield</b> DHMO	\$15.80	\$16.40
<b>Blue Shield</b> DPPO	\$43.70	\$28.80
<b>California Dental Network*</b> DHMO	\$8.01	\$9.02
<b>Delta Dental*</b> DHMO	\$15.89	\$16.42
<b>Delta Dental*</b> DPPO	\$49.99	\$30.99
<b>Guardian*</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$44.87	\$37.90

## Pricing Region 14

Kern



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$13.50
<b>Anthem</b> DPPO	\$47.24	\$28.55
<b>Blue Shield</b> DHMO	\$15.80	\$16.40
<b>Blue Shield</b> DPPO	\$43.70	\$28.80
<b>California Dental Network*</b> DHMO	\$8.01	\$9.02
<b>Delta Dental*</b> DHMO	\$14.83	\$15.36
<b>Delta Dental*</b> DPPO	\$49.99	\$30.99
<b>Dental Health Services*</b> DHMO	\$10.75	\$12.60
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$7.66	\$12.49

\* Partial Region

## Pricing Region 15

Los Angeles

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$13.50
<b>Anthem</b> DHMO	\$12.00	\$12.50
<b>Anthem</b> DPPO	\$48.95	\$32.40
<b>Blue Shield</b> DHMO	\$13.40	\$14.00
<b>Blue Shield</b> DPPO	\$46.10	\$30.30
<b>California Dental Network</b> DHMO	\$8.01	\$9.02
<b>Delta Dental</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$51.99	\$32.99
<b>Dental Health Services</b> DHMO	\$10.75	\$12.60
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$7.66	\$12.49



## Pricing Region 16

Los Angeles

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$13.50
<b>Anthem</b> DHMO	\$12.00	\$12.50
<b>Anthem</b> DPPO	\$50.91	\$31.50
<b>Blue Shield</b> DHMO	\$13.40	\$14.00
<b>Blue Shield</b> DPPO	\$43.70	\$28.80
<b>California Dental Network</b> DHMO	\$8.01	\$9.02
<b>Delta Dental</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$53.99	\$33.99
<b>Dental Health Services</b> DHMO	\$10.75	\$12.60
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$7.66	\$12.49



\* Partial Region



## Pricing Region 17

San Bernardino, Riverside

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$13.50
<b>Anthem*</b> DHMO	\$12.00	\$12.50
<b>Anthem</b> DPPO	\$49.95	\$30.10
<b>Blue Shield</b> DHMO	\$13.40	\$14.00
<b>Blue Shield</b> DPPO	\$46.10	\$30.30
<b>California Dental Network*</b> DHMO	\$8.01	\$9.02
<b>Delta Dental</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$50.99	\$31.99
<b>Dental Health Services</b> DHMO	\$10.75	\$12.60
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$7.66	\$12.49



## Pricing Region 18

Orange

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$13.50
<b>Anthem</b> DHMO	\$12.00	\$12.50
<b>Anthem</b> DPPO	\$52.50	\$32.40
<b>Blue Shield</b> DHMO	\$13.40	\$14.00
<b>Blue Shield</b> DPPO	\$48.80	\$32.10
<b>California Dental Network</b> DHMO	\$8.01	\$9.02
<b>Delta Dental</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$54.99	\$34.99
<b>Dental Health Services</b> DHMO	\$10.75	\$12.60
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$7.66	\$12.49



\* Partial Region

## Pricing Region 19

San Diego



FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
<b>Access Dental</b> DHMO	\$9.90	\$13.50
<b>Anthem</b> DHMO	\$12.00	\$12.50
<b>Anthem</b> DPPO	\$49.53	\$32.40
<b>Blue Shield</b> DHMO	\$13.40	\$14.00
<b>Blue Shield</b> DPPO	\$48.80	\$32.10
<b>California Dental Network</b> DHMO	\$8.01	\$9.02
<b>Delta Dental*</b> DHMO	\$14.83	\$15.36
<b>Delta Dental</b> DPPO	\$51.99	\$32.99
<b>Dental Health Services</b> DHMO	\$10.75	\$12.60
<b>Guardian</b> DPPO	\$52.58	\$49.19
<b>LIBERTY Dental</b> DHMO	\$7.66	\$12.49

\* Partial Region

## Participating Dental Companies

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### Access Dental Plan | [dentalexchange.guardiandirect.com](https://dentalexchange.guardiandirect.com)

**(844) 561-5600 (Monday – Friday, 9 a.m. to 9 p.m., ET). TTY/TDD, call 711**

As a wholly owned subsidiary of The Guardian Life Insurance Company of America, Access Dental Plan is part of a company that's been a trusted name in insurance for over 155 years. To us, people count. It's at the heart of everything we do year after year. It's no wonder over 8 million dental customers\* – and growing – put their trust in us to get the quality care they need.

#### **You'll have these advantages with Access Dental Plan:**

- **Large DHMO network of dentists to choose from** – That means finding a primary care dentist (PCD) near you is easy.
  - You'll select and see a PCD or dental office who participates in Access Dental's network. You'll be able to change your PCD even after making your initial selection
  - Family members can see the same PCD or choose different ones.
- **Dental expertise that saves you money** – Not only will you have access to a great choice of dentists near you, but your Access Dental Plan will save you money as you receive the care you need. For example, with a DHMO plan you'll pay a copayment (fixed dollar amount) at the dentist based on the service you receive. Many diagnostic and preventive services often have no copayment.

#### **Helpful plan information available 24/7**

Members have easy access to information about their Access Dental Plan on our website: [dentalexchange.guardiandirect.com](https://dentalexchange.guardiandirect.com). You can:

- Find a Dentist
- View and print ID cards
- Review the services covered under your plan
- Get helpful tips and information to support dental health

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive and costly care, such as fillings, crowns and root canals which often result in unexpected expenses.

Welcome to Access Dental Plan!

#### **Network**

General dentists: 10,516

Pediatric dentists: 549

Specialists: 5,732

Access Dental Plan is a wholly-owned subsidiary of The Guardian Life Insurance Company of America, New York, NY.

\*\*Based on Guardian and its subsidiaries, Managed DentalGuard, First Commonwealth Insurance, Premier Access and Access Dental Plan

## Participating Dental Companies

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### **Anthem Blue Cross of California | [www.anthem.com/ca](http://www.anthem.com/ca) (877) 702-3074**

Anthem Blue Cross is one of the largest managed health care companies in California based in Thousand Oaks. Anthem and its affiliates serve nearly 1 million Californians in dental programs statewide. Anthem's commitment to providing exceptional customer service to our members is unwavering. With more than 46 years of dental benefits administration experience and 800 dental-focused Anthem team members, consumers can be confident that Anthem can deliver Best in Class dental programs.

#### **Anthem's got its members covered**

With a long history of providing health and dental plans to Californians, Anthem's strength and stability in the dental market offers members a wide network of dentists and locations for both Dental HMO (DHMO) and Dental PPO plans. Anthem's PPO plan also offers access to credentialed dentists at more than 70 locations in Mexico for enrollees who travel there.

#### **2021 Expansion**

Anthem is pleased to announce the Family Dental HMO plan is expanding into two additional regions (18 & 19) in 2021 while continuing to serve in regions 15, 16 and 17. In 2021, the Dental PPO plan will continue to be offered statewide.

#### **Digital Tools**

The Sydney Health app makes it easier for members to navigate their health care experience. Members can find what they need, with one-step access to benefit information, Member Services, an interactive chat feature and more. Once registered on the Sydney Health app, members can check benefit information and claim details, compare costs for dental services, search for in-network providers within their plan, access and use their digital ID card and more.

In addition, there is a new way for members to find the health care information they need, when they need it, in the way they want it. Introducing The Anthem Skill for Alexa, our new voice-activated option that works through Amazon's Alexa-ready devices or on a mobile device using the Amazon Alexa app.\* The Skill's basic features come at no extra cost and members can order their member ID card, confirm their deductibles and annual maximums, as well as ask for definitions of common dental terminology.

Members can also visit [anthem.com/ca](http://anthem.com/ca), designed with the same focus on easier access and personalization as Sydney Health. User-friendly digital tools on our website include the [Dental Cost Estimator](#), for common dental procedure estimates and treatments, and the [Dental Health Assessment](#), to understand their dental care needs and costs before receiving care. The [Ask a Hygienist](#) online tool allows members to email questions to licensed dental professionals and receive quick, private, and personalized advice at no extra cost.

\*The Anthem Skill may not be available to all members.

#### **Innovative programs**

Anthem Whole Health Connection <sup>®SM</sup> is our program that links our Anthem plans together – medical and dental. This helps the doctors in your plan see a more complete picture of your health, including exam findings, any prescription medications you take and lab tests results. This will help you receive better care and a better experience.

#### **Network**

DPPO General Dentists 19,974; Pediatric Dentists 1,227; Specialists 8,220; Total 29,421.

DHMO General Dentists 8,910; Pediatric Dentists 270; Specialists 3,396; Total 12,576.

## Participating Dental Companies

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### **Blue Shield of California | [blueshieldca.com](https://blueshieldca.com) (855) 836-9705**

Blue Shield of California is a nonprofit health plan dedicated to ensuring that you – and all Californians – have access to high-quality dental care at an affordable price. As an independent member of the BlueCross BlueShield Association, Blue Shield of California has been a trusted partner, serving Californians for over 80 years. Blue Shield is committed to partnering with Covered California and collaborating with providers to improve your access to quality dental coverage.

#### **Dental care when and where you need it**

With one of the largest networks of dental providers in California, Blue Shield helps you find the dentist you want and choice you expect – all with simple, convenient, coordinated care from a name you can trust.

#### **Smile, we've got your dental plan**

Protect your smile with one of our PPO or HMO dental plans, and you'll enjoy a range of dental benefits, including:

- Cleanings and X-rays for \$0 when using network providers
- No waiting period for dental checkups, cleanings, fillings, X-rays, or basic services
- A wide range of major restorative dental services and procedures, including crowns, endodontics, periodontics, oral surgery, and prosthetics

#### **Online tools to easily manage your care**

You have easy access to information about your Blue Shield dental plan on our website, [blueshieldca.com](https://blueshieldca.com). You can:

- Find a local dentist using our Find a Doctor tool
- View and print member ID cards
- Review your plan coverage
- Check the status of your claim
- Estimate your dental costs for common dental procedures and treatments
- Get helpful tips and information to support dental health

#### **One of the largest dental networks in California**

DPPO General dentists: 12,400

DPPO Pediatric dentists: 646

DPPO Specialists: 3,019

DHMO General dentists: 3,509

DHMO Pediatric dentists: 210

DHMO Specialists: 1,072

Blue Shield of California is an independent member of the Blue Shield Association.

## Participating Dental Companies

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# California Dental Network

*A DentaQuest company*

## California Dental Network | [www.caldental.net](http://www.caldental.net) (855) 425-4164

As a DentaQuest company, California Dental Network shares in the mission to improve the oral health of all. California Dental Network, based in Southern California, has been serving individuals, families, employers, unions, and municipalities throughout California since 1998.

### Improving members' dental and oral health

Reducing individuals' dental care expenses requires a good dental benefits experience so members can achieve improved dental health. California Dental Network helps members achieve these goals by providing a high-quality network of dentists from which to receive dental care and excellent customer service support to help members get the care and benefits they deserve.

### Quality, accessible dentists

A good dental benefits experience begins with the dental office. Each California Dental Network provider is screened through the industry's highest credentialing process (NCQA) to ensure that members receive care from qualified dentists.

- CDN members rate their dentists' quality 3.52(on a scale of 4).\*
- 94 percent of CDN members would recommend their dental office.\*

### Customer service that supports members' needs

California Dental Network is proud that 97 percent of members would recommend their plan to a friend or family member.\* California Dental Network understands that members and their families are counting on California Dental Network to help them deal with questions about benefits, providers, or just plain "What does this mean?" California Dental Network's dedicated Covered California phone line will help members with all of these issues in their language of comfort. And California Dental Network's online services provide a 24/7 resource to find answers to frequently asked questions and send request for help.

### Network Access Points

General Dentists: 17,091

Pediatric Dentists: 632

Specialists: 4,982

\*CDN Member Satisfaction Surveys 2017-2019

## Participating Dental Companies

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### **Delta Dental of California | [deltadentalins.com](https://deltadentalins.com) DHMO: (888) 282-8528 | DPPO: (888) 282-8978**

Delta Dental of California is a not-for-profit dental benefits administrator headquartered in San Francisco. The largest dental benefits carrier in the state, Delta Dental of California and its affiliates cover 36.8 million people across the U.S. Delta Dental is committed to advancing dental health and access through exceptional dental benefits service, technology and professional support. It prides itself on excellent customer service and on listening and responding to its members' needs.

#### **A healthy mouth starts here**

Skipping preventive care can lead to serious dental problems. Expensive treatments can quickly add up to more than a full year's premium and result in lost time at work or school. Delta Dental offers different products, so members can choose a plan that best meets their needs.

The Delta Dental PPO™ plan allows members to visit any licensed dentist but gives members industry-leading\* access nationwide to network dentists. PPO dentists agree to never balance bill more than their contracted fees, which helps keep costs low.

The DeltaCare® USA plan (DHMO) requires members to select a participating primary care dentist to visit for treatment. Using the plan is easy, with set copayments, no deductibles or maximums and no claim forms for general care. If a member needs a referral to a specialist, the member's selected primary dentist will assist in coordinating that care.

#### **Quick and easy online tools 24/7**

Delta Dental makes it easy to find information from either a mobile device or computer. Members who have registered for an online account on [deltadentalins.com](https://deltadentalins.com) can look up eligibility, view or print their ID card, estimate their out-of-pocket costs (for PPO enrollees only), opting for paperless claims and more.

Delta Dental's online dentist directory lets members search for a network dentist, with enhanced search functions such as Yelp reviews and Google map locations. Members can search for dentists near a specific address, by name or by specialty.

#### **Network**

PPO unique dentists: 18,100 general dentists, 913 pediatric dentists and 3,899 specialists total

DHMO dental offices: 1,853 general dentist offices, 184 pediatric dentist offices and 2,575 specialist dentist offices total

\*NetMinder Dental Network Trend Report, March 2019.

## Participating Dental Companies

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### Dental Health Services | [dentalhealthservices.com/CA/](https://dentalhealthservices.com/CA/) | (855) 495-0905

You can be a valued Dental Health Services member! Dental Health Services is a premier prepaid dental benefit solutions company, offering affordable, value rich dental plans for thousands of Californians for over 45 years!

Focused on keeping premiums low for you, Dental Health Services' qualified dental plans offer:

- Low copayments to ensure you can see a dentist with very little cost out of pocket.
- No maximums which allows you to receive all the care recommended by your dentist.
- No pre-existing condition exclusions ensuring all dental work is eligible for coverage.

Dental Health Services' Quality Assurance program sets high standards for the care our members receive. Our program focuses on prevention and wellness for every member. Our exclusive network of participating dentists and specialists must pass a 107-point Quality Assurance screening process before they can accept members.

Dental Health Services' plans help you meet your oral care needs with

- Innovative Plan Design
- Member Advocacy and Treatment Plan Review
- A Network of Quality Assured Dentists and Specialists

#### Your Dental Benefit Solutions People!

Dental Health Services is an employee-owned Company which specializes in the provision of prepaid dental plans, an alternative to traditional insurance. Promoting prevention and wellness, Dental Health Services is committed to affordable, quality-driven healthcare. To obtain more information, please visit [dentalhealthservices.com/CA/](https://dentalhealthservices.com/CA/) or call **855.495.0905**. *A great Reason to Smile<sup>SM</sup>*.

#### Network

General Dentists: 10,922

Pediatric Dentists: 494

Specialists: 2,066

Covered California Family Dental Plans and Rates for 2020 Dental Health Services 3780 Kilroy Airport Way Suite 750 Long Beach, CA 90806



## Participating Dental Companies

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**The Guardian Life Insurance Company | [dentalexchange.guardiandirect.com](https://dentalexchange.guardiandirect.com) | (844) 561-5600 (Monday – Friday, 9 a.m. to 9 p.m., ET).  
For TTY/TDD, call 711.**

The Guardian Life Insurance Company of America is a trusted name in insurance for over 160 years. To us, people count. It's at the heart of everything we do year after year. It's no wonder over 8 million dental customers\* – and growing – put their trust in us to get the quality care they need.

You'll have these advantages with a PPO dental plan from Guardian:

- **Large network of dentists to choose from** – Guardian is one of the largest dental insurance providers in the nation. That means finding a dentist near you is easy. Family members under your plan are free to see the same dentist or choose different ones. Plus, you don't need a referral to see a specialist.
- **Dental expertise that saves you money** – With our long-standing experience, we have expertise working with dentists to negotiate discounts for our customers. Any care you receive from a dentist who participates in our network is more affordable. While you have the freedom to visit any licensed dentist, you save more if you visit a dentist who is part of Guardian's network of dentists (averaging 35% off standard rates for services).

### **Helpful plan information available 24/7**

Members have easy access to information about their dental plan on our website: [dentalexchange.guardiandirect.com](https://dentalexchange.guardiandirect.com).

You can:

- Find a Dentist
- View and print ID cards
- Review the services covered under your plan
- Estimate the cost of a procedure thru our Dental Cost Estimator
- Take an Oral Health Risk Assessment
- Check the status of a claim

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive and costly care, such as fillings, crowns and root canals which often result in unexpected expenses.

Welcome to Guardian!

### **Network**

General dentists: 16,406

Pediatric dentists: 733

Specialists: 2,648

The Guardian Life Insurance Company of America, New York, NY.

\*Based on Guardian and its subsidiaries, Managed DentalGuard, First Commonwealth Insurance, and Access Dental Plan

## Participating Dental Companies

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**[www.libertydentalplan.com/coveredca](http://www.libertydentalplan.com/coveredca) | (888) 844-3344**

LIBERTY Dental Plan of California, Inc. (LIBERTY) has been administering dental benefits since 2001. Founded and headquartered in California, LIBERTY takes pride in offering a network of quality dental professionals throughout the Golden State. All contracted dentists undergo screening (credentialing), background checks, and office evaluations. This relationship enables LIBERTY members to receive the care they deserve when enrolling in LIBERTY's plans.

LIBERTY's mission is to be the industry leader in providing quality, innovative and affordable dental benefits with the utmost attention to member satisfaction. Their commitment is to deliver cost-effective services while constantly striving to serve the needs of our members and contracted dentists. They currently serve over 3 million members nationwide and continue to experience growth in membership and reputation.

LIBERTY offers their members:

- Benefits at copays – no claims required.
- Concierge-style “live” customer service — they answer calls in real time.
- Online access to claims, eligibility and benefits, inquiries and more.
- Mobile phone app access to electronic ID cards, dentist search, and benefit and copay information.
- Electronic ID cards .
- Access to a network of quality dental professionals throughout the Golden State.
- Service from a local company that specializes in delivering a quality dental benefit experience.

### **Network**

General dentists: 7,930

Pediatric dentists: 544

Specialists: 3,305

## **Glossary**

### **Actuarial value**

A health insurance plan's actuarial value is the percentage of total average costs for benefits that a health insurance plan covers. These expenses are usually incurred at the point of receiving health care services — when you visit the doctor or the emergency room, for example. Dental plans come in two actuarial value options: 85 percent, which features higher premiums but lower average out-of-pocket costs; and a 70 percent value plan with lower premiums and higher average out-of-pocket costs. An actuarial value is the percentage of total average costs for benefits that a dental plan will cover.

### **Amalgam filling – one surface**

A mixture of materials used to repair cavities on a single surface of the tooth.

### **Annual benefit Limit**

The maximum amount a plan will pay in a benefit year toward an adult member's dental care costs.

### **Coinsurance**

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20 percent) of the allowed amount for the service, is called coinsurance. You pay coinsurance plus any deductible you may owe. For example, if the health insurance plan's allowed amount for an office visit is \$100, and you have met your deductible for the year, your coinsurance payment of 20 percent would be \$20. The health insurance plan pays the rest of the allowed amount. The allowed amount is the amount the doctor or hospital has agreed to accept for the care provided.

### **Copayment**

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

### **Dental preferred provider organization (DPPO)**

A type of dental plan product that delivers dental services to members through a network of contracted dental care providers and includes limited coverage of out-of-network services.

### **Dental health maintenance organization (DHMO)**

A type of dental plan product that delivers dental services by requiring assignment to a primary dental care provider who is paid a capitated fee for providing all required dental services to the enrollee unless specialty care is needed. DHMOs require referral to specialty dental providers. These products do not include coverage of services provided by dental care providers outside the dental plan.

### **Extraction**

The removal of a tooth.

### **Out-of-pocket maximum**

The most you pay during a policy period (a calendar year) before your health insurance plan begins to pay 100 percent of the cost of covered services. This limit never includes your premium, balance-billed charges or health care your health insurance plan doesn't cover. Some health insurance plans don't count all out-of-network payments toward this limit.

### **Root canal**

A dental procedure to fix a damaged nerve of a tooth by removing the nerve and filling it with suitable material.

### **Waiting period**

The length of time a newly-enrolled adult member must wait before the dental plan pays toward major dental services.



**CoveredCA.com**