



2026 Dental Benefit Plan Designs

Date: April 17, 2025

Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

Children's Dental Plan and Family Dental Plan designs can be offered in both the Individual Marketplace and Covered California for Small Business.

Individual and Small Business				
Children's Dental Plan				
Coinsurance Plan			Copay Plan	
Pediatric Dental EHB			Pediatric Dental EHB	
Up to Age 19			Up to Age 19	
Actuarial Value	88.0%	88.0%	86.4%	
	In-Network	Out-of-Network	In-Network	
Individual Deductible	\$75	\$75	None	
Family Deductible (Two or more children)	\$150	\$150	Not Applicable	
Individual Out of Pocket Maximum	\$350	None	\$350	
Family Out of Pocket Maximum (Two or More Children)	\$700	None	\$700	
Office Copay	\$0	\$0	\$0	
Waiting Period (Waivered Condition provision, as defined in Health & Safety Code 1357.50 (a)(3)(J)(4) and Insurance Code 10198.6(d))	None	None	None	
Annual Benefit Limit (the maximum amount the dental plan will pay in the benefit year)	None	None	None	
Procedure Category	Service Type	Member Cost Share	Member Cost Share	Member Cost Share
Diagnostic & Preventive	Oral Exam	No charge	10%	No charge
	Preventive - Cleaning	No charge	10%	No charge
	Preventive - X-ray	No charge	10%	No charge
	Sealants per Tooth	No charge	10%	No charge
	Topical Fluoride Application	No charge	10%	No charge
	Space Maintainers - Fixed	No charge	10%	No charge
Basic Services	Restorative Procedures	20% Deductible Applies	30% Deductible Applies	See 2026 Dental Copay Schedule
	Periodontal Maintenance Services			
Major Services	Periodontics (other than maintenance)	50% Deductible Applies	50% Deductible Applies	See 2026 Dental Copay Schedule
	Endodontics			
	Crowns and Casts			
	Prosthodontics			
	Oral Surgery			
Orthodontia	Medically Necessary Orthodontia	50% Deductible Applies	50% Deductible Applies	\$350



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Individual and Small Business					
Family Dental Plan					
Coinsurance Plan					
Pediatric Dental EHB			Adult Dental		
Up to Age 19			Age 19 and Older		
Actuarial Value					
88.0%			88.0%		
In-Network			Out-of-Network		
Individual Deductible			Not Calculated		
\$75			Not Calculated		
Family Deductible (Two or more children)			In-Network		
\$150			Out-of-Network		
Individual Out of Pocket Maximum			\$50		
\$350			\$50		
Family Out of Pocket Maximum (Two or More Children)			Not Applicable		
\$700			Not Applicable		
Office Copay			Not Applicable		
\$0			Not Applicable		
Waiting Period (Waivered Condition provision, as defined in Health & Safety Code 1357.50 (a)(3)(J)(4) and Insurance Code 10198.6(d))			\$0		
None			6 months for Major Services, Waived with Proof of Prior Coverage		
None			6 months for Major Services, Waived with Proof of Prior Coverage		
Annual Benefit Limit (the maximum amount the dental plan will pay in the benefit year)			\$1,500		
None					
Procedure Category	Service Type	Member Cost Share	Member Cost Share	Member Cost Share	Member Cost Share
Diagnostic & Preventive	Oral Exam	No charge	10%	No Charge	10%
	Preventive - Cleaning	No charge	10%	No Charge	10%
	Preventive - X-ray	No charge	10%	No Charge	10%
	Sealants per Tooth	No charge	10%	No Charge if Covered	10% if Covered
	Topical Fluoride Application	No charge	10%	No Charge if Covered	10% if Covered
	Space Maintainers - Fixed	No charge	10%	No Charge if Covered	10% if Covered
Basic Services	Restorative Procedures	20%	30%	20%	30%
	Periodontal Maintenance Services	Deductible Applies	Deductible Applies	Deductible Applies	Deductible Applies
Major Services	Periodontics (other than maintenance)	50% Deductible Applies	50% Deductible Applies	50% Deductible Applies	50% Deductible Applies
	Endodontics				
	Crowns and Casts				
	Prosthodontics				
	Oral Surgery				
Orthodontia	Medically Necessary Orthodontia	50% Deductible Applies	50% Deductible Applies	Not Covered	Not Covered



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		Individual and Small Business	
		Family Dental Plan	
		Copoly Plan	
		Pediatric Dental EHB	Adult Dental
		Up to Age 19	Age 19 and Older
Actuarial Value		86.4%	Not Calculated
		In-Network	In-Network
Individual Deductible		None	None
Family Deductible (Two or more children)		Not applicable	Not Applicable
Individual Out of Pocket Maximum		\$350	Not Applicable
Family Out of Pocket Maximum (Two or More Children)		\$700	Not Applicable
Office Copay		\$0	\$0
Waiting Period (Waivered Condition provision, as defined in Health & Safety Code 1357.50 (a)(3)(J)(4) and Insurance Code 10198.6(d))		None	None
Annual Benefit Limit (the maximum amount the dental plan will pay in the benefit year)		None	None
Procedure Category	Service Type	Member Cost Share	Member Cost Share
Diagnostic & Preventive	Oral Exam	No charge	No Charge
	Preventive - Cleaning	No charge	No Charge
	Preventive - X-ray	No charge	No Charge
	Sealants per Tooth	No charge	No Charge if Covered
	Topical Fluoride Application	No charge	No Charge if Covered
	Space Maintainers - Fixed	No charge	No Charge if Covered
Basic Services	Restorative Procedures	See 2026 Dental Copay Schedule	See 2026 Dental Copay Schedule
	Periodontal Maintenance Services		
Major Services	Periodontics (other than maintenance)	See 2026_Dental Copay Schedule	See 2026 Dental Copay Schedule
	Endodontics		
	Crowns and Casts		
	Prosthodontics		
	Oral Surgery		
Orthodontia	Medically Necessary Orthodontia	\$350	Not Covered

Endnotes to 2026 Dental Standard Benefit Plan Designs

The plans shall use either the 2025 CDT codes as they appear in this Standard Benefit Design, or the updated 2026 CDT codes at their discretion. Covered California understands that plans may want to use the updated 2026 CDT codes, to the extent that these codes do not diminish the benefits required in the Benchmark Plan. Covered California requests that the plan remain consistent in their use of one of the years CDT codes within a benefit design.

Pediatric Dental EHB Notes (only applicable to the pediatric portion of the Children's Dental Plan, Family Dental Plan)

- 1) In a coinsurance plan, each child is responsible for the 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) Deductible is waived for Diagnostic and Preventive Services.
- 3) Cost sharing payments made by each individual child for in-network covered 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.
- 4) In a plan with two or more children, cost sharing payments made by each individual child for in-network services contribute to the family in-network deductible, if applicable, as well as the family out-of-pocket maximum.
- 5) In a plan with two or more children, cost sharing payments made by each individual child for out-of-network covered services contribute to the family out-of-network deductible, if applicable, and do not accumulate to the family out-of-pocket maximum.
- 6) Administration of these plan designs must comply with requirements of the pediatric dental EHB benchmark plan, including coverage of services in circumstances of medical necessity as defined in the Early Periodic Screening, Diagnosis and Treatment (EPSDT) benefit.
- 7) Member cost share for Medically Necessary Orthodontia services applies to 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.
- 8) To the extent the dental plans can offer Teledentistry, it would be offered at no charge.
- 9) These Endnotes do not limit an issuer's obligations to comply with applicable Federal, State, or local laws, rules, or regulations. In the event an issuer is subject to a newly enacted or amended law, rule, or regulation that conflicts with the requirements of these Endnotes, an issuer shall comply with the law, rule, or regulation and any applicable guidance from its regulatory authority. Where these Endnotes exceed requirements imposed by law, an issuer shall comply with the requirements in these Endnotes.

Adult Dental Benefit Notes (only applicable to the Family Dental Plan)

- 10) Each adult is responsible for an individual deductible.
- 11) Deductible is waived for Diagnostic and Preventive Services.
- 12) Tooth whitening, adult orthodontia, implants, veneers, and adult services noted as Not Covered on the Copayment Schedule are not covered services.
- 13) The six month waiting period for major services must be waived upon a member's provision of proof of prior comparable dental coverage. This waiting period shall be prorated on a one to one monthly basis upon a member's provision of proof of prior comparable dental coverage of less than six months. Covered California leaves it to the plan to determine acceptable documentation to verify prior proof of coverage. Covered California leaves it to the plan to determine the maximum allowable gap in coverage before proration of the six month waiting period would no longer occur. Dental services obtained via a discount health plan are not considered "comparable" dental coverage for purposes of counting towards the waiting period.
- 14) To the extent the dental plans can offer Teledentistry, it would be offered at no charge.
- 15) These Endnotes do not limit an issuer's obligations to comply with applicable Federal, State, or local laws, rules, or regulations. In the event an issuer is subject to a newly enacted or amended law, rule, or regulation that conflicts with the requirements of these Endnotes, an issuer shall comply with the law, rule, or regulation and any applicable guidance from its regulatory authority. Where these Endnotes exceed requirements imposed by law, an issuer shall comply with the requirements in these Endnotes.