

## **The Delta plans: NOT RECOMMENDING**

- Waiting Periods for Certain Service
- **Benefit Waiting Periods** - There is a waiting period for certain services. Simply Oral Surgery, Endodontic Services, and Periodontic Services, will not be covered until after a person is enrolled in the dental plan for 6 consecutive months. Complex Oral Surgery, Major Restorative Services, Prosthodontic Services, will not be covered until after a person is enrolled in the dental plan for 12 consecutive months.
- The Max Annual Benefit is \$1000
- Annual Deductible \$50 Single/\$150 family
- Pays out of network between 80% and 90%
- Out of Network coverage percentages change drastically
- No second-year rate guarantee
- Single \$38.70/Single +1 \$74.20, Single + Child \$90.05, Family \$141.29 \*NO ONE AT CCS ENROLLED IN SINGLE+1 OR SINGLE+CHILD\*

## **BCBS: NOT RECOMMENDING**

- No waiting periods
- Max Annual Benefit \$1000 (other options)
- Annual Deductible \$50/\$150
- Pays out of network 90%
- Out of network coverage percentages DO NOT CHANGE
- No second year rate guarantee
- Single \$38.20, Employee + children \$79.70, Family \$128.30 \*NO ONE AT CCS ENROLLED IN EMPLOYEE+CHILDREN\*

## **Met Life: RECOMMENDING**

- On Waiting Periods
- The Max Annual \$1250
- Pays out of network at 99%
- Out of network coverage percentages DO NOT CHANGE
- Second year rate cap
- \$Single \$39.50/\$102.50