

Dental Plan Comparison Information

The eleven dental plans in the PPO/Indemnity categories offer the most secure benefits with a variety of dental provider options. Dental indemnity plans offer a scheduled reimbursement amount (set fee) for covered services from any dentist or specialist.

	Indemnity Plan	Preventive PPO Plans			Standard PPO Plans			Indemnity with Dental PPO Plans			
	Humana Schedule B	Ameritas	Humana	MetLife	Ameritas	Humana	MetLife	Ameritas	Humana	MetLife	Sun Life
People First Plan Code	4084	4023	4094	4033	4022	4092	4032	4021	4090	4031	4074
Monthly Premiums											
Employee Only	\$14.74	\$22.04	\$21.54	\$19.24	\$32.22	\$32.16	\$38.06	\$48.12	\$48.04	\$48.48	\$47.68
Employee + Spouse	\$21.96	\$41.68	\$39.88	\$35.56	\$60.34	\$59.54	\$70.40	\$89.28	\$88.88	\$89.66	\$91.54
Employee + Child or Children	\$23.30	\$44.62	\$44.56	\$39.74	\$67.56	\$66.52	\$78.66	\$101.66	\$99.32	\$100.20	\$108.22
Employee + Family	\$37.10	\$65.36	\$64.68	\$57.70	\$98.36	\$96.58	\$114.20	\$146.76	\$144.20	\$145.46	\$142.74
Example Services											
Cleanings	Max reimbursed (adult) \$38.00	100% In-Network 80% Out-of-Network			100% In-Network 80% Out-of-Network			100% In- or Out-of-Network			
Fillings	\$19-\$36 reimbursement	80% In-Network/50% Out			80% In-Network/50% Out			80% In- or Out-of-Network			
Crowns	Varies	No coverage			50% In-Network/30% Out			50% In- or Out-of-Network			
Orthodontia	No coverage	No coverage			Covered: check each plan for ages covered, maximums, & waiting periods						
Calendar Year Deductible	\$0/individual; \$0/family	\$50/ individual; \$100/EE + Spouse or EE + Child/Children; \$150/family									\$50/ individual; \$100/ family
Calendar Year Maximum	\$1000/ Person	\$1000/ Person			\$1500/ Person			\$2000/ Person			\$2000 In- Network/ \$1500/ Person Out-of- Network

There are three other dental plans offered by the State of Florida, but these plans are limited to **In- Network Only**, with no guarantee that network providers will be available or have openings.

Sun Life Prepaid 225 Plan (4025)

CIGNA Prepaid Dental (4034)

Humana HD205 Prepaid Dental (4044)

These plans are less flexible and have less stable histories. The State of Florida will allow employees to enroll, even in cases where sole providers are closed to new patients. Cancellation is not generally permitted, except during the annual Open Enrollment period. Employees are encouraged to research histories and reviews of all providers accepting new patients prior to enrollment in any plan. Providers can leave a plan network at any time of the year.

Note: All information listed here is approximate and should be verified on plan-specific publications. Refer to the plan documents or contact the plans directly for payment information, limitations and treatment schedules related to your specific needs. Where plan documents differ from the information on this chart, they shall take the place of this chart. Visit <http://mybenefits.myflorida.com> for more details.