

JCPS Delta Dental vs. State Anthem Dental



Plan Design Comparison

- **Deductibles** (amount paid before insurance begins paying)

Delta Dental Option 1 \$25 per person/\$75 maximum paid per family	Anthem Bronze \$50 per person regardless of family size
Delta Dental Option 2 \$25 per person/\$75 maximum paid per family	Anthem Silver \$50 per person regardless of family size
Delta Dental Option 3 \$50 per person/\$100 maximum paid per family	Anthem Gold \$50 per person/\$150 maximum paid per family

Employees with a family of more than three (3) members may wish to consider the plans that include family maximum caps. The Anthem Bronze and Silver plans do not have a family maximum cap.

- **Diagnostic and Preventive Services**

- Delta Dental provides the D&P Plus program with all three plans. Cleanings/Exams/X-Rays do not count toward the annual maximum leaving more room for other services
- Under the Anthem plans Cleanings/Exams/X-Rays will count toward the annual maximum

- **Orthodontics** (Braces)

- Delta Dental Option 3 provides orthodontics for all ages (including adults)
- Anthem dental insurance provides orthodontics for dependents up to age 19. There is no orthodontic benefit for adults

- **Fillings** (covered under Minor services)

- Delta Dental covers white fillings on all plans
- Anthem Gold covers white fillings
- Anthem Silver and Bronze only covers silver fillings

- **Pre-Tax vs. Post-Tax** (payroll deductions)

- Delta Dental plans are deducted from payroll pre-tax
- Anthem dental insurance is deducted from payroll post-tax

For an employee who earns \$35,000 annually this equates to an average savings of \$175/year by payroll deducting pre-tax