



DELTA DENTAL PLANS

Services	Dental Plan A (Core Plan)		Dental Plan B (Buy-Up Plan)	
	In-Network Dentist	Out-of-Network Dentist*	In-Network Dentist	Out-of-Network Dentists*
Preventative Services	100%	100%	100%	100%
Basic Services	85%	85%	90%	80%
Major Services**	50%	50%	60%	50%
Orthodontics (coverage for children and adults)	No Coverage	No Coverage	50% \$3,000 lifetime max	50% \$3,000 lifetime max
Maximum Benefit Per Person Per Year	\$1,500	\$1,500	\$3,000	\$3,000

DENTAL PLAN PREMIUMS

Level of Coverage	Dental Plan A (Core Plan)		Dental Plan B (Buy-Up Plan)	
	Employee Premium Per Pay Period	Employee Annual Premium	Employee Premium Per Pay Period	Employee Annual Premium
Employee Only	\$1.50	\$39.00	\$12.33	\$320.58
Employee & Spouse	\$20.47	\$532.22	\$43.52	\$1,131.52
Employee & Child(ren)	\$17.35	\$451.10	\$38.34	\$996.84
Family	\$36.76	\$955.76	\$70.22	\$1,825.72

- Premiums include Skidmore's \$400 contribution toward dental coverage
- Employee Premium per Pay Period calculated based on 26 pay periods
- Employee plus Domestic Partner would equal the Employee & Spouse Deduction; all other Domestic Partner options would equal the family rate, and subject to imputed income

Dental Services are outlined below. However, please review the Dental Plan brochure for a detailed description of coverage.

Preventive Services

Teeth Cleaning
Oral Examinations
Emergency Treatment
X-Rays
Fluoride Treatments
Sealants

Basic Services

Laboratory Tests
Extractions & other Oral Surgery
Fillings- Amalgam, Synthetic
Porcelain & Plastic Resins
Periodontal Services
Root Canal
Repair & Maintenance of
Bridgework & Dentures
Anesthesia

Major Services**

Crowns
Installation of Bridgework &
Dentures
TMJ

- In-Network = Participating Dentists in the Delta Dental Plans;
- *Out-of-Network dental charges will be paid for only up to reasonable and customary charges.
- On the Buy-Up plan, Basic, Major and Orthodontic coverages are subject to a \$50 per person/\$150 family calendar year deductible;
- Dependents are covered up to age 26 ;
- **On the Buy-Up plan, prosthodontic is covered. The Core plan only provides coverage for crowns.