SKIDMORE COLLEGE

DELTA DENTAL PLANS

	Dental Plan A (Core Plan)		Dental Plan B (Buy-Up Plan)	
Services	**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

	Dental Plan A (Core Plan)		Dental Plan B (Buy-Up Plan)	
Level of Coverage	**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	**Basic Services**	**Major Services****
Teeth Cleaning	Laboratory Tests	Crowns
Oral Examinations	Extractions & other Oral Surgery	Installation of Bridgework & Dentures
Emergency Treatment	Fillings- Amalgam, Synthetic	TMJ
X-Rays	Porcelain & Plastic Resins	
Fluoride Treatments	Periodontal Services	
Sealants	Root Canal	
	Repair & Maintenance of Bridgework & Dentures	
	Anesthesia	

- 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.