



### 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	\$2.39	\$62.14	\$13.79	\$358.54
Employee & Spouse	\$22.36	\$581.36	\$46.62	\$1,212.12
Employee & Child(ren)	\$19.07	\$495.82	\$41.17	\$1,070.42
Family	\$39.51	\$1,027.26	\$74.73	\$1,942.98

- 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.