

Dental PPO Plans



1-50 COSE MEWA Eligible Employees

Choose from one of the group dental PPO plans below. Options include employer sponsored and voluntary plans. Select one plan for the group. This worksheet is not intended for individual member choice. Due to pediatric dental limitations, these products are NOT valid on the ACA platform.

Medical Mutual 1-50 Standard Plans					
Coverage	PPO #1 In/Out-of-Network		PPO #2 In/Out-of-Network		PPO #3 In/Out
Preventive	100/100%		100/100%		100/80%
Basic	80/80%		50/50%		80/50%
Major	50/50%		50/50%		Not covered
Calendar Year Maximum	\$1,000		\$1,000		\$1,000
Deductible (Basic & Major only)	\$50/150		\$50/150		\$50/150
Contribution	Choice of Voluntary ¹ or Employer Sponsored ²				
Out-of-Network Reimbursement	Choice of Value ³ or UCR		Choice of Value ³ or UCR		Value ³ Only
Orthodontia	Optional 50% to \$1,000		Optional 50% to \$1,000		Not covered
Voluntary PPO	No Orthodontia				
	Value <input type="checkbox"/>	UCR <input type="checkbox"/>	Value <input type="checkbox"/>	UCR <input type="checkbox"/>	Value <input type="checkbox"/>
Employee	\$23.95	\$28.17	\$21.56	\$25.36	\$18.48
Employee + Spouse	\$47.90	\$56.34	\$43.12	\$50.72	\$36.96
Employee + Child(ren)	\$59.64	\$70.14	\$53.68	\$63.14	\$46.01
Family	\$83.59	\$98.31	\$75.24	\$88.50	\$64.49
(INTERNAL USE ONLY) TOC:	330177	330173	330186	330182	330084
Open Access PPO (Voluntary, no minimum participation)	No Orthodontia				
	Value <input type="checkbox"/>	UCR <input type="checkbox"/>	Value <input type="checkbox"/>	UCR <input type="checkbox"/>	Value <input type="checkbox"/>
Employee	\$27.94		\$24.13		\$20.88
Employee + Spouse	\$55.88		\$48.26		\$41.76
Employee + Child(ren)	\$69.57		\$60.09		\$51.99
Family	\$97.51		\$84.22		\$72.87
(INTERNAL USE ONLY) TOC:	330179		330188		330085
Employer Sponsored PPO	No Orthodontia				
	Value <input type="checkbox"/>	UCR <input type="checkbox"/>	Value <input type="checkbox"/>	UCR <input type="checkbox"/>	Value <input type="checkbox"/>
Employee	\$21.77	\$25.61	\$19.60	\$23.05	\$16.24
Employee + Spouse	\$43.54	\$51.22	\$39.20	\$46.10	\$32.48
Employee + Child(ren)	\$54.21	\$63.77	\$48.80	\$57.40	\$40.43
Family	\$75.98	\$89.38	\$68.40	\$80.45	\$56.67
(INTERNAL USE ONLY) TOC:	330174	330171	330184	330180	330083
Employer Sponsored PPO	With Orthodontia				
	Value <input type="checkbox"/>	UCR <input type="checkbox"/>	Value <input type="checkbox"/>	UCR <input type="checkbox"/>	—
Employee	\$21.77	\$25.61	\$19.60	\$23.05	—
Employee + Spouse	\$43.54	\$51.22	\$39.20	\$46.10	—
Employee + Child(ren)	\$60.98	\$71.79	\$54.89	\$64.58	—
Family	\$82.75	\$97.40	\$74.49	\$87.63	—
(INTERNAL USE ONLY) TOC:	330176	330172	330185	330181	—

¹ Voluntary Plans require 25% participation. Valid waivers should not count in calculation.

² Employer Sponsored assumes minimum employer contribution of 50% and minimum participation of 50%.

³ Value bases out-of-network reimbursement on allowable in-network fee. UCR is based on 80th percentile Fairhealth UCR.



Dental Insurance

Dental care is an important piece of overall health and wellness. With dental insurance, members have access to regular dental check-ups to help maintain healthy teeth and gums. Having a healthy mouth can help reduce the risk of developing more serious health conditions, like heart disease and stroke. Plus, preventive dental care can help detect early warnings for certain health-related issues. The Medical Mutual network has access to over 153,000 locations nationwide, making it easy to get care.

Features

- Plans include one of Ohio's most comprehensive networks
- Competitive network discounts throughout the state
- No balance billing (in network)
- Local Ohio service with over 35 years of dental expertise
- No waiting periods
- Adult orthodontia included on plans with orthodontia coverage
- Implants covered as major services
- No Missing Tooth clause

Broker Use Only (please complete the following)

Group Name		Requested Effective Date	
Address			
City		State	ZIP Code
Agency Name		Broker Name	
Address			
City		State	ZIP Code