



INDEPENDENT HEALTH
Integrated Small Business Dental Program
2023 Program

	Adults & Dependents Age 19+		
	High Option	Mid Option	Low Option
Diagnostic & Preventive	100%	100%	100%
Basic Restorative	80%	50%	50%
Endodontics	80%	50%	0%
Periodontics	80%	50%	0%
Oral Surgery	80%	50%	0%
Major Restorative	50%	50%	0%
Prosthodontics	50%	50%	0%
TMJ	50%	50%	50%
Deductible - per person	\$25	\$50	\$25
Deductible - per family	\$75	\$150	\$75
Waived for D & P	Yes	Yes	Yes
Maximum	\$1,500	\$1,500	\$1,500
Maximum Contract Allowance	PPO/PPO/PPO	PPO/PPO/PPO	PPO/PPO/PPO
	Pediatric Benefit for Children under age 19		
Diagnostic & Preventive	100%		
Basic Restorative	50%		
Endodontics	50%		
Periodontics	50%		
Oral Surgery	50%		
Major Restorative	50%		
Prosthodontics	50%		
Orthodontics (Medically Necessary)	50%		
TMJ	50%		
Deductible - per person	\$65		
Deductible - per family	\$195		
Waived for D & P	No		
Maximum - Annual Out-of-Pocket per child (*)	\$375		
Maximum - Annual Out-of-Pocket per 2+ children (*)	\$750		
Maximum Contract Allowance	PPO/PPO/PPO		
	1/1/23 - 12/31/23		
Monthly Rates 2-49 lives	High Option	Mid Option	Low Option
Enrollee	\$26.02	\$21.05	\$14.23
Enrollee/Spouse	\$52.04	\$42.09	\$28.45
Enrollee/Child(ren)	\$58.20	\$53.23	\$46.41
Enrollee/Spouse & Child(ren)	\$84.22	\$74.27	\$60.63
	1/1/23 - 12/31/23		
Monthly Rates 50-99 lives	High Option	Mid Option	Low Option
Enrollee	\$25.24	\$20.42	\$13.80
Enrollee/Spouse	\$50.48	\$40.83	\$27.60
Enrollee/Child(ren)	\$56.46	\$51.63	\$45.02
Enrollee/Spouse & Child(ren)	\$81.70	\$72.05	\$58.82

(*) Annual Pediatric Out-of-Pocket Maximum applies for PPO dentists only.