



INDEPENDENT HEALTH
Integrated Small Business Dental
Program 2024 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 (*) | \$400 | | |
| Maximum - Annual Out-of-Pocket per 2+ children (*) | \$800 | | |
| Maximum Contract Allowance | PPO/PPO/PPO | | |
| | 1/1/24 - 12/31/24 | | |
| 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 |
| | 1/1/24 - 12/31/24 | | |
| 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.