



Rating Region: Syracuse

Version Updated: 09/15/2025

Package ID	DBOE-48-26/26		DBOE-48-26/26	
Plan Name	Dental Blue Options		Dental Blue Options	
Plan Type	PPO EmpSponsored		PPO EmpSponsored	
Effective Date	1/1/2025 - 3/31/2025		1/1/2026 - 3/31/2026	
Rate (\$)				
Single	\$52.59		\$53.36	
Subscriber & Spouse	\$105.17		\$106.74	
Subscriber & Child	\$97.91		\$99.37	
Subscriber & Child(ren)	\$97.91		\$99.37	
Family	\$159.26		\$161.63	
Dental Plan Features				
Dependents and students	Qualified dependents and students are covered to age 26.		Qualified dependents and students are covered to age 26.	
Annual Deductible	\$25 Single/\$75 Family: applies to classes II, IIA and III		\$25 Single/\$75 Family: applies to classes II, IIA and III	
Annual Maximum	\$1,500 applies to classes II, IIA and III		\$1,500 applies to classes II, IIA and III	
Annual Maximum Rollover	N/A		N/A	
Orthodontia Lifetime Maximum includes dependents to age 19	Not Covered		Not Covered	
Domestic partner	Covered		Covered	
Waiting periods & other limitations	Does not apply		Does not apply	
Network Benefits				
	In-Network	Out Of Network	In-Network	Out Of Network
In Area	Coverage provided through Excellus BlueShield dental provider network	Covered at fee schedule, subject to balance billing	Coverage provided through Excellus BlueShield dental provider network	Covered at fee schedule, subject to balance billing
Out of area	Coverage provided through National Dental Grid+ DenteMax provider network	Covered at fee schedule, subject to balance billing	Coverage provided through National Dental Grid+ DenteMax provider network	Covered at fee schedule, subject to balance billing
Class I - Preventive				
Class I - Preventive	In-Network	Out Of Network	In-Network	Out Of Network
Class I - Coinsurance	Covered at 100%	Covered at 100%, subject to balance billing	Covered at 100%	Covered at 100%, subject to balance billing
Cleanings & exams	Covered at 100%	Covered at 100%, subject to balance billing	Covered at 100%	Covered at 100%, subject to balance billing
Fluoride treatments covered to age 16	Covered at 100%	Covered at 100%, subject to balance billing	Covered at 100%	Covered at 100%, subject to balance billing
Sealants	Covered at 100%	Covered at 100%, subject to balance billing	Covered at 100%	Covered at 100%, subject to balance billing
Bitewing x-rays	Covered at 100%	Covered at 100%, subject to balance billing	Covered at 100%	Covered at 100%, subject to balance billing

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Full mouth and panorex x-rays	Covered at 100%	Covered at 100%, subject to balance billing	Covered at 100%	Covered at 100%, subject to balance billing
Space maintainers	Covered at 100%	Covered at 100%, subject to balance billing	Covered at 100%	Covered at 100%, subject to balance billing
Emergency palliative treatment	Covered at 100%	Covered at 100%, subject to balance billing	Covered at 100%	Covered at 100%, subject to balance billing
Dental Prophylaxis	Covered at 100%	Covered at 100%, subject to balance billing	Covered at 100%	Covered at 100%, subject to balance billing
<b>Class II - Basic Restorative</b>				
Class II - Basic Restorative	In-Network	Out Of Network	In-Network	Out Of Network
Class II - Coinsurance	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and balance billing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and balance billing
Fillings	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and balance billing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and balance billing
Simple Extraction Oral Surgery	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and balance billing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and balance billing
<b>Class II A - Basic Restorative</b>				
Class II A - Basic Restorative	In-Network	Out Of Network	In-Network	Out Of Network
Class II A - Coinsurance	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing
Oral surgery	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing
Endodontics	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing
Periodontal surgery	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing
Periodontal scaling and root planing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing
Periodontal maintenance following surgery	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible and subject to balance billing
<b>Class III - Major Restorative</b>				
Class III - Major Restorative	In-Network	Out Of Network	In-Network	Out Of Network
Class III - Coinsurance	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Fixed prosthetics	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Removable prosthetics	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Inlays / Onlays / Crowns	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Relines / rebases	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing

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Implants	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Class IV - Orthodontia Group must have 5 contracts enrolled				
Class IV - Orthodontia Group must have 5 contracts enrolled	In-Network	Out Of Network	In-Network	Out Of Network
Class IV - Coinsurance	Not Covered	Not Covered	Not Covered	Not Covered
Braces	Not Covered	Not Covered	Not Covered	Not Covered

This is not a contract or binding agreement, but a summary of benefits and services. You should rely on the subscriber contract as the complete description of member rights, responsibilities, benefits available under the benefit plan, and the definition of contract year as it applies to any benefit limitations. In the event of a dispute between this summary and your member contract, the member contract will prevail.

Certain services require pre-certification. Please refer to your contract for additional information regarding applicable services and penalties charged if pre-certification is not obtained.

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