### Comparing Dental Benefits for OHS, CompBenefits, and Delta Dental

**OHS**

- **Dental Coverage:**
  - **Calendar Year Deductible:** $50 IN, $50 OUT
  - **Co-insurance:**
    - Preventive: 100% IN, 100% OUT
    - Basic: 70% IN, 70% OUT
    - Major: 50% IN, 50% OUT
    - Orthodontia: 50% of Dis. Fee, 50% UCR

- **Lifetime Maximum:** $1,500

**CompBenefits**

- **Dental Coverage:**
  - **Calendar Year Deductible:** $50 Combined IN, $50 Combined OUT
  - **Co-insurance:**
    - Preventive: Scheduled Indem. IN, Scheduled Indem. OUT
    - Basic: Scheduled Indem. IN, Scheduled Indem. OUT
    - Major: Scheduled Indem. IN, Scheduled Indem. OUT
    - Orthodontia: 50% Dis. Fee, 50% UCR

- **Lifetime Maximum:** $50 (lifetime)

**Delta Dental**

- **Dental Coverage:**
  - **Calendar Year Deductible:** $50
  - **Co-insurance:**
    - Preventive: 100% IN, 100% OUT
    - Basic: 70% IN, 70% OUT
    - Major: 50% IN, 50% OUT
    - Orthodontia: 50% of UCR

- **Lifetime Maximum:** $50 (lifetime)

### Dental Rates

<table>
<thead>
<tr>
<th><strong>#</strong></th>
<th><strong>OHS</strong></th>
<th><strong>CompBenefits</strong></th>
<th><strong>Delta Dental</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Per Person</strong></td>
<td>16.86</td>
<td>18.46</td>
<td>22.48</td>
</tr>
<tr>
<td><strong>Maximum per Family</strong></td>
<td>36.58</td>
<td>40.06</td>
<td>48.80</td>
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<tr>
<td><strong>Orthodontic (Sep Ded)</strong></td>
<td>52.90</td>
<td>57.92</td>
<td>69.94</td>
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</tbody>
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**NOTES:**

1) Delta Dental Plan is a scheduled indemnity plan with a network of providers that agree to accept lower charges, thus this limits the out of pocket cost to the employee since the employee pays the difference between the reimbursement and the charge by the dentist.

2) Orthodontic coverage is for children only for CompBenefits, Delta Dental and MetLife and for both children and adults for OHS and Ameritas.