

City of Frisco Dental Plan Comparison

City of Frisco offers two different types of Assurant Employee Benefits dental plans. The table below describes the differences between the two plans.

TYPE OF SERVICE	Assurant Employee Benefits DHMO 189	Assurant Employee Benefits PPO Plan
	Fees Based on Copay Schedule	Provider fees are subject to Maximum Allowable Charge
Calendar Year Deductible per person	\$0	\$50
Calendar Year Deductible per family	\$0	\$150
Calendar Year Maximum	No Maximum Limit	\$1500
Preventive Services Routine oral exams, routine cleanings, fluoride treatment (frequency limitations may apply)	\$0 copay Plan pays 100%	No deductible Plan pays 100%
Restorative Services Type II Basic: Fillings, all other x-rays, oral surgery, extractions, endodontics (root canals, etc.), periodontics (treatment of gums)	Various copays For example: Fillings: \$20-\$95 Oral Surgery: \$15-\$165 Root Canals: \$95-\$225 Periodontics: \$35-\$320	80% after deductible Average Charges: Fillings: \$120-\$365 Oral Surgery: \$101-\$594 Root Canals: \$689-1437 Periodontics: \$125-\$1427
Major Services Crowns, bridgework, dentures, implants *12 month waiting period may apply (PPO only) No waiting period (DHMO)	Various copays For example: Crowns with buildup & lab: \$525-\$650 Bridgework w/buildup & lab: \$1150-\$1400 Implants Not Covered on DHMO	50% after deductible* Average charges: Crown with buildup & Lab: \$987-\$1450 Bridgework w/buildup & lab: \$1300-\$2047 Implants: \$1250- \$2250
Orthodontic Services *12 month waiting period may apply No waiting period (DHMO)	Copays as follows: \$300 Bracketing \$2,000 child's case \$2,200 adult's case \$250 retention phase \$50 ortho consultation	50% after deductible* Average charge: \$5500-\$8000
Orthodontic Maximum	No Maximum	\$2000 Lifetime

Assurant Employee Benefits is the brand name for dental insurance underwritten by Union Security Insurance Company and DHMO dental provided by United Dental Care of Texas, Inc. Plans contain limitations, exclusions, and restrictions. This document provides only a brief summary of the dental plans. For complete details, please refer to the dental plan documents that are provided to the City of Frisco employees and retirees during open enrollment. For additional information or questions please contact Assurant Employee Benefits.

Assurant Employee Benefits DHMO 189	Assurant Employee Benefits PPO Plan
<p>You must select a plan Dentist to receive services. Except for certain specialty dental services, all services must be performed by this selected plan dentist.</p> <p>When you enroll for benefits, treatments you receive from your selected plan Dentist will be provided at reduced fees called co-payments.</p>	<p>Plan allows employee to have access to the DHA[®] PPO providers and take advantage of their fee discounts. Dentists participating in the DHA[®] networks have agreed to discount their usual fees.</p> <p>DHA[®] dentists will not balance bill patients the difference between what they usually charge and the agreed upon discount.</p>
	<p>Treatment is available from dentists who do not participate in DHA[®], but their fees are subject to a Maximum Allowable Charge (MAC). A MAC is the most that Assurant will pay per procedure to non-participating dentists.</p> <p>In addition to any deductible and coinsurance amounts, the patient is also responsible for fees in excess of the MAC.</p>
	<p>The allowable amount for non-participating dentists is based on 45% off the 80th percentile of usual and customary. This means that at least 8 out of 10 charges in a given geographical area are at or below what is considered usual and customary.</p>