

Dental Insurance

Water Street Mission offers two dental plans through Equitable. They are PPO plans. The plans allow you to use in-network or out-of-network benefits. If out-of-network dentists are used, you will be responsible to pay the difference between Equitable's allowed amount and what the dentist may charge, also known as "balance billing." The chart below provides a brief overview of the plan.

Equitable

1-866-274-9887

www.equitable.com

	HIGH PLAN		LOW PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
DEDUCTIBLE				
Individual / Family	\$50 /\$150		\$50 /\$150	
CALENDAR YEAR ANNUAL MAXIMUM				
Per covered person	\$1,500		\$1,500	
PREVENTIVE CARE				
Oral exams, cleanings, X-rays, and sealants	The plan pays 100%		The plan pays 100%	
BASIC PROCEDURES				
Fillings, root canals, gum treatment, and oral surgery	The plan pays 80%		The plan pays 80%	
MAJOR PROCEDURES				
Crowns, inlays, onlays and cast restorations, bridges, dentures and implants	The plan pays 50%		Not Covered	
ORTHODONTIA				
	Not Covered		Not Covered	
BI-WEEKLY COST FOR DENTAL COVERAGE				
Employee Only	\$13.68		\$9.83	
Employee + Spouse	\$27.93		\$19.86	
Employee + Child(ren)	\$31.48		\$24.06	
Employee + Family	\$49.99		\$36.27	