

## 2025 Individual Stand Alone Dental Plans – Pending Approval

Individual Dental Plans	Anthem Dental Family Preventive	Anthem Dental Family Value	Anthem Dental Family	Anthem Dental Family Enhanced	Delta Dental Family On & Off Exchange	
Plan Type	Low	Low	Low	High	Low	High
Diagnostic & Preventive (D&P)	No charge after deductible	No charge after deductible	No charge after deductible	No charge after deductible	100%	100%
Basic Services	0%	50%	50%	80%	60%	80%
Major Services	0%	0%	30%	50%	50%	50%
Dentally Necessary Orthodontics	0%	0%	0%	0%	50%	50%
Deductible	\$50	\$50	\$50	\$25	\$150	\$50
Deductible applies to D&P	Yes	Yes	Yes	Yes	Yes	Yes
Rates	\$23.19	\$23.19	\$23.19	\$32.46	\$43.00	\$60.50

"High" plans have an Actuarial Value of 85% and "Low" plans have Actuarial Value of 70%.

All Anthem Pediatric plans have an Out of Pocket Maximum of \$375 a year for one child and it is capped at \$750 for two or more children.

All Delta Dental Pediatric plans have an Out of Pocket Maximum of \$425 a year for one child and it is capped at \$850 for two or more children.

The sample rates shown above are for age 0-18 only and are for Area 1.

Rates may differ for family plans enrolling consumers over age 18 and may differ by the Area in which you live.

Coinsurance percentages are the amounts the plan pays.

Some plans have copays on specific services.

Maine Bureau of Insurance

7/11/2024

### Web Address & Phone Contacts for Providers

Anthem Blue Cross Blue Shield	<a href="http://www.anthem.com/health-insurance/maine/dental-vision-plans/">www.anthem.com/health-insurance/maine/dental-vision-plans/</a>	(800) 547-4317
Delta Dental	<a href="http://www.nedelta.com/">www.nedelta.com/</a>	(800) 832-5700