## Dental



DXC offers you four different dental plans to choose from: Bronze, Silver, Gold and Platinum. Each plan option is available through a variety of national and some regional insurance carriers.

We encourage you to discover the key features for each dental plan and then compare the pricing from the different insurance carriers available to decide which one is the best option for you and your family.

Bronze	Silver	Gold	Platinum
A PPO option that covers in- and out-of-network care, but does not cover major restorative care or orthodontic expenses.	A buy-up to the Bronze option that covers in- and out-of-network care, including coverage for major restorative and orthodontic expenses for children.	An enhanced PPO option that covers in- and out-of-network care, including coverage for major restorative services and orthodontic expenses for children and adults.	A dental HMO (DHMO) option that covers in-network care only, including orthodontic expenses for children and adults (not available in some areas)  You must choose a primary care dentist to provide or coordinate all of your care. If you receive services from another provider, even one who is in-network, you may be required to pay the full cost of those services. Also, the network in this plan is very limited. Research the Platinum dental provider network carefully <b>before</b> you enroll in this option.

In addition to the carrier and dental plan that you choose, your choice of an in-network provider can impact how much you pay. With most carriers, knowing that your dentist is in the network is a simple way to get the best deal when you need care.

If you choose a Bronze, Silver or Gold option, there are two Delta Dental networks—PPO and Premier. Although the benefits are the same for both, you may have to pay more if your dentist is only a part of the Premier network. You can save more by seeing a Delta Dental dentist who participates in both the PPO and Premier networks or by using any in-network dentist if you choose another insurance carrier on the exchange.

If you choose a Platinum option, the Delta Dental network goes by the name of "DeltaCare." You need to make sure your dentist is in the DeltaCare network—not just the Delta Dental network.

## **Dental Plan Coverage**

Following is just a brief summary of the coverage provided by each dental plan. You can find additional details on the *New DXC Benefits*Center enrollment portal. For the most comprehensive information about any specific coverage, contact the carrier directly.

Features	Bronze	Silver	Gold	Platinum DHMO¹	
Annual Deductible (individual/family)	\$100/\$300	\$100/\$300	\$50/\$150	None	
Annual Maximum Benefit <sup>2</sup>	\$1,000 per person	\$1,500 per person	\$2,500 per person		
Orthodontia Lifetime Maximum³	Not covered	\$1,500 per child	\$2,000 per person	Varies by insurance carrier	
Preventive Care	Covered 100%, no deductible			Varies by insurance carrier; generally covered 100%	
Minor Restorative Care (e.g., root canal treatment, gum disease treatment and oral surgery)	You pay 20% after deductible				
Major Restorative Care (e.g., implants, dentures)	Not covered	You pay 40% after deductible	You pay 20% after deductible	Varies by insurance carrier	
Orthodontia	Not covered	You pay 50%, no deductible; children up to age 19 only	You pay 50%, no deductible; for children and adults		

<sup>1</sup> Provides in-network benefits only. Not available in all areas. Only the dental plans for which you are eligible will show as options when you enroll online.



<sup>&</sup>lt;sup>2</sup> Orthodontia services do not count toward the annual maximum benefit.

<sup>&</sup>lt;sup>3</sup> If you switch insurance carriers, any orthodontic expenses you've already incurred under your current carrier will count toward your new carrier's orthodontia lifetime maximum.