

SUMMARY OF MATERIAL MODIFICATION

TO: All OCEA H&W Trust A+ Dental Plan Participants
FROM: Orange County Employees Association Board of Trustees
DATE: September 2022
SUBJECT: **A+ PPO Dental—Dental Implants Improvement Effective January 1, 2023**

The OCEA Health & Welfare Board of Trustees are pleased to announce an improvement to your A+ PPO Dental Plan regarding dental implant coverage. Effective January 1, 2023, a separate annual maximum of \$2,000 will apply specifically to dental implants. This means a higher amount of the cost of dental implants will be covered by the Plan and for **no additional member contribution.**

Currently, coverage by the Delta Dental A+ plan for all services is limited to a \$1,750 calendar year maximum, if you use a PPO network provider. Dental implants are a prosthodontic service covered by the Plan at 60%, if you use a PPO network provider.

Therefore, if you currently use a PPO network provider, a dental implant at a discounted cost of \$2,000 would use \$1,200 of the \$1,750 annual maximum leaving you with \$550 of coverage for other dental services for the remainder of the calendar year.

Effective January 1, 2023, if you use a PPO network provider the separate dental implant maximum of \$2,000 would be covered at 60% (for example \$1,200). Remember, the \$1,750 annual maximum for all other services will not be used. Your annual deductible would be \$25 per person/\$75 per family. Please remember, all major services, including implants, are subject to a full six-month waiting period from the plan effective date before services are covered under the plan

Please note the \$2,000 annual maximum is exclusively for dental implants and cannot be used for other services. Accordingly, the calendar year maximum (of \$1,750 if you use a PPO network provider) cannot be used to cover dental implants but can be used to cover all other services.

The Certificate of Coverage which will be available later this fall will also provide information on this plan improvement. Please make sure you keep this notice until the new certificate is available.

After reviewing the Enrollment Guide, if you have any further questions, please contact an OCEA Benefits team member at **(714) 835-3355** or **benefits@oceas.org**.