

Dental Plan Comparison Summary

PLAN YEAR 2024

	LIBERTY DENTAL INDEPENDENCE PPO		LIBERTY DENTAL COBALT PLUS DHMO	
	IN-NETWORK PLAN PAYS	OUT-OF-NETWORK PLAN PAYS	IN-NETWORK PLAN PAYS	OUT-OF-NETWORK PLAN PAYS
Annual Maximum (per person)	\$2,500.00		None	N/A
Deductible (per calendar year)				
Individual	\$ 50.00		\$0.00	N/A
Family	\$150.00		\$0.00	N/A
COVERED SERVICES	IN-NETWORK PLAN PAYS	OUT-OF-NETWORK PLAN PAYS	IN-NETWORK PLAN PAYS	OUT-OF-NETWORK PLAN PAYS
Preventive Services				
Prophylaxis	100% ^{1,4}	70% ^{2,4}	100% ³	
X-Rays	100% ¹	70% ²	100% ³	No benefit
Other Services - Restorative (Amalgam, plastic, acrylic filling of cavities)	90% ¹	70% ²	100% ³	No benefit
Endodontic (Pulpal therapy and root canals)	90% ¹	70% ²	100% ³	No benefit
Periodontics (Treatment of gums and bones supporting teeth)	90% ¹	70% ²	100% ³	No benefit
Prosthodontics (Partial and complete dentures)	90% ¹	70% ²	Patient pays: ³ \$55.00 - dentures \$25.00 - partial	No benefit
Crowns	90% ¹	70% ²	Patient pays: ³ \$45.00 to \$90.00	No benefit
Implants	90% ¹	70% ²	Consult Benefit Schedule	No benefit
Orthodontia Adults and Children	50% \$1,500 Lifetime Maximum	50% \$1,500 Lifetime Maximum	Contact LIBERTY Customer Service	No benefit

¹ Of negotiated/contracted fees. ² Of reasonable and customary charge. ³ Procedure must be listed in the schedule of benefits to be covered at 100%. Many other services are offered with a specified co-payment. ⁴ Deductible waived.

This document provides a summary of the plan's benefits only. For a complete description of benefits, limitations and exclusions, refer to the plan's documents.

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A Kern Legacy Health Plan

