St. John Fisher University / 2025 Dental Comparison

Key Benefits		High Plan 100/80/80/50/50	Low Plan 100/50/50/50/0
Plan Features:			
	Dependents Covered to	Age 26 at end of month	Age 26 at end of month
	Network	BlueShield / 31 County	BlueShield / 31 County
	Provider Reimbursement	All services paid at BlueShield Schedule of Allowances. Participating dentists agree to accept these discounted fees for covered services. Non-participating dentists are not obligated to accept these fees; members are responsible for any differences up to dentists' charges.	All services paid at BlueShield Schedule of Allowances. Participating dentists agree to accept these discounted fees for covered services. Non-participating dentists are not obligated to accept these fees; members are responsible for any differences up to dentists' charges.
	Annual Deductible	$50 / $100 Classes II, IIa, III	$50 / $100 Classes II, IIa, III
	Annual maximum (per member)	$1,500	$1,000
	Orthodonia Lifetime maximum (per member)	$1,000	Not Covered
Preventative Care:			
CLASS I	Cleanings & exams Flouride treatments for children (to age 16) Sealants Bitewing x-rays Panorex x-rays Space maintainers Emergency palliative treatment	100% of allowed amount	100% of allowed amount

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Key Benefits		**High Plan** **100/80/80/50/50**	**Low Plan** **100/50/50/50/0**
Basic Restorative Care:			
CLASS II	Fillings Simple extractions	80% of allowed amount	50% of allowed amount
CLASS IIA	Oral surgery Endodontics Periodontal surgery Periodontal scaling & root planing Periodontal maintenance following surgery **IV Sedation for extraction of 3rd molars**	80% of allowed amount	50% of allowed amount
Major Restorative Care:			
CLASS III	Fixed prosthetics Removable prosthetics Inlays / onlays / crowns Relines / rebases **Implants**	50% of allowed amount	50% of allowed amount
Orthodontia:			
CLASS IV	Braces, for children up to age 19	50% of allowed amount • 1/2 of Lifetime max paid in one year	Not Covered
Annual Maximum Rollover Benefit Threshold $500 Allows $250 per year to rollover Maximum $1,000		Applies	Applies

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