

INDEPENDENT HEALTH
Integrated Small Business Dental
Program 2025 Program

| | Adults & Dependents Age 19+ | | |
|--|--|-------------------|-------------------|
| | High Option | Mid Option | Low Option |
| Diagnostic & Preventive | 100% | 100% | 100% |
| Basic Restorative | 80% | 50% | 50% |
| Endodontics | 80% | 50% | 0% |
| Periodontics | 80% | 50% | 0% |
| Oral Surgery | 80% | 50% | 0% |
| Major Restorative | 50% | 50% | 0% |
| Prosthodontics | 50% | 50% | 0% |
| TMJ | 50% | 50% | 50% |
| Deductible - per person | \$25 | \$50 | \$25 |
| Deductible - per family | \$75 | \$150 | \$75 |
| Waived for D & P | Yes | Yes | Yes |
| Maximum | \$1,500 | \$1,500 | \$1,500 |
| Maximum Contract Allowance | PPO/PPO/PPO | PPO/PPO/PPO | PPO/PPO/PPO |
| | Pediatric Benefit for Children under age 19 | | |
| Diagnostic & Preventive | 100% | | |
| Basic Restorative | 50% | | |
| Endodontics | 50% | | |
| Periodontics | 50% | | |
| Oral Surgery | 50% | | |
| Major Restorative | 50% | | |
| Prosthodontics | 50% | | |
| Orthodontics (Medically Necessary) | 50% | | |
| TMJ | 50% | | |
| Deductible - per person | \$65 | | |
| Deductible - per family | \$195 | | |
| Waived for D & P | No | | |
| Maximum - Annual Out-of-Pocket per child (*) | \$425 | | |
| Maximum - Annual Out-of-Pocket per 2+ children (*) | \$850 | | |
| Maximum Contract Allowance | PPO/PPO/PPO | | |
| | 1/1/25 - 12/31/25 | | |
| Monthly Rates 2-49 lives | High Option | Mid Option | Low Option |
| Enrollee | \$27.32 | \$22.10 | \$14.94 |
| Enrollee/Spouse | \$54.64 | \$44.20 | \$29.88 |
| Enrollee/Child(ren) | \$59.50 | \$54.28 | \$47.12 |
| Enrollee/Spouse & Child(ren) | \$86.82 | \$76.38 | \$62.06 |
| | 1/1/25 - 12/31/25 | | |
| Monthly Rates 50-99 lives | High Option | Mid Option | Low Option |
| Enrollee | \$26.50 | \$21.44 | \$14.49 |
| Enrollee/Spouse | \$53.00 | \$42.88 | \$28.98 |
| Enrollee/Child(ren) | \$57.73 | \$52.67 | \$45.72 |
| Enrollee/Spouse & Child(ren) | \$84.23 | \$74.11 | \$60.21 |

(*) Annual Pediatric Out-of-Pocket Maximum applies for PPO dentists only.