

Bonneville UniServ Offers

Alpine, Nebo, Provo and Carbon Employees

Dental Insurance

Call Amber at 801-224-2055 ext. 112

visit our website

www.bonneville.org

Comparison Sheet



		Educators Mutual (EMIA)				Total Dental Administrators (TDA)							
		D1 Use Premier Dentists		D2 Use Avantage Dentists	D3 Use Premier Dentists	D4 Use Value Dentist's	Companion		Elite Choice	Total Care TC-6000	Eclipse		
Coverage Available	Type of Plan	Insured PPO		Insured EPO	Insured PPO	Discount	Indemnity		Indemnity	DHMO	Discount		
	Type of Network	In Network	Out of Network	In Network	In Network	In Network	In Network	Out of Network	In Network	Out of Network	In-Network	In-Network	
	Preventive Maintenance (Routine exams, cleaning, x-rays)	100%	* 80% see Asterisks below	100%		100%	Up to 70% Savings See co-pay Schedule at www.bonneville.org (Discount Only)	100%	** 100% see double Asterisks below	Approx. 100%	Approx. 75%	Approx. 100%	Approx. 75%
	Basic (Fillings, etc...)	80%	* 60% see Asterisks below	See Co - Pay Schedule at www.bonneville.org	See Co-pay Schedule at www.bonneville.org (Discount Only)	See Co-pay Schedule at www.bonneville.org (Discount Only)	Up to 60% Savings See Co-pay Schedule at www.bonneville.org (Discount Only)	80%	** 80% see double Asterisks below	See Co-pay	See Co-pay	See Co - Pay Schedule at bonneville.org	See Co - Pay Schedule at bonneville.org
	Major (Crowns, bridges, dentures, etc...)	50%	* 50% see Asterisks below	See Co - Pay Schedule at www.bonneville.org	See Co-pay Schedule at www.bonneville.org (Discount Only)	See Co-pay Schedule at www.bonneville.org (Discount Only)	Up to 50% Savings See Co-pay Schedule at www.bonneville.org (Discount Only)	50%	** 50% see double Asterisks below	See Co-pay	See Co-pay	See Co - Pay Schedule at bonneville.org	See Co - Pay Schedule at bonneville.org
	Orthodontics	25% Discount (Children/Adults)	No Coverage	up to 25% Discount (Children/Adults)	up to 25% Discount (Children/Adults)	up to 25% Discount (Children/Adults)	20% Discount Children & Adults (In), 50% (Insured) Children under 19 (In/Out) \$1,000 Lifetime Maximum	15% -25% Discount	No Coverage	15% - 25% Discount (Children/Adults)	15% - 25% Discount (Children/Adults)	15% - 25% Discount (Children/Adults)	
	Specialists	Paid same as General Dentists		20% Discount Only (Pediatric - See Co-Pay Schedule)	Paid same as General Dentists		20% Discount Only See member schedule	Paid Same as General Dentist		Paid Same as General Dentist		Specialty Care Coverage	20-25% Discount
	Deductible	\$100 lifetime per person, \$300 annual per family maximum		None		None		\$100 / Person (Lifetime)		None		None	
Maximum Benefit	\$1,200 Annual		Unlimited		Unlimited		\$1,000 Annual		\$1,500 Annual		Unlimited		
Waiting Periods	Basic	None		None		None		None		None		None	
	Major	12 months (waived if from D2, D3, Companion, Elite or TC 6000 or if this is your first opportunity to enroll)		None		None		12 months (Waiting period waived if coming from Elite, TC-6000, EMIA D1, D2, or D3)		None		None	
	Orthodontics	N/A		N/A		N/A		N/A		None		None	
Premium	Single Rate	31.10	19.80	14.50	3.00	36.53	25.38	13.28	3.00				
	2-Party Rate	71.50	45.80	29.10	6.00	75.64	49.73	26.54	5.00				
	Family Rate	123.60	71.40	48.10	6.00	122.99	80.96	43.88	5.00				

* EMIA Out-of-Network discounts are based off the table of allowances fee schedule.

** TDA Out-of-Network discounts are based on those fees that are considered reasonable & customary.

All changes or cancellations can only be made during open enrollment or within 30 days of a qualifying event.