



**COVERED  
CALIFORNIA**

**Children's  
Dental Insurance  
Plan Rates  
2014**

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June 25, 2013

## About Covered California™

Covered California is charged with creating a new insurance marketplace in which individuals and small businesses can get access to health insurance. With coverage starting in 2014, Covered California will help individuals compare health insurance plans and choose the one that works best for their health needs and budget. Financial help will be available from the federal government to help reduce costs for people who qualify on a sliding scale. Small businesses will be able to purchase competitively priced health plans and offer their employees the ability to choose from an array of plans and may qualify for federal premium assistance. Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. Covered California is a state agency responsible for implementing the federal Patient Protection and Affordable Care Act in California. It is overseen by a five-member board appointed by the Governor and the California State Legislature.

For more information on Covered California, please visit **CoveredCA.com**.

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All rates in this booklet have been rounded to the nearest dollar and do not include the Small Business Health Options Program (SHOP).

## About Covered California's Children's Dental Insurance Plans

California children will get expanded opportunities for better dental health, thanks to Covered California's offerings of children's dental insurance plans.

The plans are for children up to 19-years-old. Purchase of the children's dental insurance plan is not required. However, the plans offer comprehensive child dental coverage, particularly important for consumers of child-only coverage and family plans.

The participating dental insurance plans are:

- **Anthem Blue Cross of California**
- **Blue Shield of California**
- **Delta Dental of California**
- **Health Net**
- **LIBERTY Dental Plan of California**
- **Premier Access Dental and Vision**

There are three different product types available, depending on where the child lives. The Dental Preferred Provider Organization (DPPO) product offers a wide variety of provider choice within a network of participating dentists and coverage for some out-of-network services. The Dental Exclusive Provider Organization (DEPO) works like a DPPO but does not provide coverage for services provided by dentists outside the network. The Dental Health Maintenance Organization (DHMO) limits coverage to services provided by a dentist within a network and generally requires a referral to be seen by a specialist.

Covered California children's dental insurance plans feature standard copayments, deductibles and coinsurance requirements. Dental plans come in two actuarial value options: 85 percent, which features higher premiums but lower average out-of-pocket costs; and a 70 percent value plan with lower premiums and higher average out-of-pocket costs. An actuarial value is the percentage of total average costs for benefits that a dental plan will cover.

These premiums are for "stand-alone" plans, insurance products that can be purchased by themselves to cover a specific service. Stand-alone rates are not included for Health Net Dental, because the company is only offering children's dental coverage bundled with its health insurance plans.

Dental insurance plans must follow Covered California standard benefit designs. Standardizing benefits ensures that the selected plans define what the consumers get and limit the consumer's out-of-pocket costs.

## Children’s Dental Plan Standard Benefit Designs – DPPO

ENROLLEE PAYS – DPPO		
Coverage category	High	Low
Diagnostic & preventative	0%*	0%*
Office visit	N/A	N/A
Basic services	20%	50%
Major services	50%**	50%**
Orthodontics	50%	50%
Enrollee costs		
Deductible	\$50 <i>(does not apply to diagnostic &amp; preventative services)</i>	\$60
Annual maximum	none	none
Maximum out-of-pocket	\$1,000	\$1,000
Waiting periods	none	none
Actuarial value	86%	72%

\*Diagnostic and preventative services include x-rays, exams, cleanings and sealants.

\*\*Major services include: crowns and casts, prosthodontics, endodontics, periodontics and oral surgery.

## Children’s Dental Plan Standard Benefit Designs – DHMO

ENROLLEE PAYS – DHMO		
Coverage category	High	Low
Diagnostic & preventative	\$0	\$0
Office visit	\$0	\$20
Basic services	\$40*	\$95*
Major services	\$365**	\$365**
Orthodontics	\$1,000	\$1,000
Enrollee costs		
Deductible	none	none
Annual maximum	none	none
Maximum out-of-pocket	\$1,000	\$1,000
Waiting periods	none	none
Actuarial value	87%	72%

\*DHMO basic services copayments vary by procedure within this category. The plan’s average copay charge for procedures in this category cannot exceed the stated amount, but may be lower.

\*\*DHMO major services copayments vary by procedure within this category. The plan’s average copay charge for procedures in this category cannot exceed the stated amount, but may be lower.

## Dental Insurance Companies by Pricing Region

Region	Counties	Insurance Companies
1	Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta, Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake, Butte, Glenn, Sutter, Yuba, Colusa, Amador, Calaveras, Tuolumne	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>LIBERTY</b> – DEPO <b>Premier Access</b> – DHMO, DPPO
2	Napa Sonoma Solano Marin	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DPPO <b>LIBERTY</b> – DEPO <b>Premier Access</b> – DHMO, DPPO
3	Sacramento Placer El Dorado Yolo	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO
4	San Francisco	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO
5	Conta Costra	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DPPO <b>LIBERTY</b> – DEPO <b>Premier Access</b> – DHMO, DPPO

## Dental Insurance Companies by Pricing Region

Region	Counties	Insurance Companies
6	Alameda	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO
7	Santa Clara	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO
8	San Mateo	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DPPO <b>LIBERTY</b> – DEPO <b>Premier Access</b> – DHMO, DPPO
9	Santa Cruz Monterey San Benito	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DPPO <b>LIBERTY</b> – DEPO <b>Premier Access</b> – DHMO, DPPO
10	San Joaquin Stanislaus Merced Mariposa Tulare	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DPPO <b>LIBERTY</b> – DEPO <b>Premier Access</b> – DHMO, DPPO

## Dental Insurance Companies by Pricing Region

Region	Counties	Insurance Companies
11	Fresno Kings Madera	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>LIBERTY</b> – DEPO <b>Premier Access</b> – DHMO, DPPO
12	San Luis Obispo Ventura Santa Barbara	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>LIBERTY</b> – DEPO <b>Premier Access</b> – DHMO, DPPO
13	Mono Inyo Imperial	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>LIBERTY</b> – DEPO <b>Premier Access</b> – DHMO, DPPO
14	Kern	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO
15	Los Angeles (partial)	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DHMO, DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO

## Dental Insurance Companies by Pricing Region

Region	Counties	Insurance Companies
16	Los Angeles (partial)	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DHMO, DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO
17	San Bernardino Riverside	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DHMO, DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO
18	Orange	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DHMO, DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO
19	San Diego	<b>Anthem</b> – DPPO <b>Blue Shield</b> – DHMO, DPPO <b>Delta</b> – DHMO, DPPO <b>Health Net</b> – DHMO, DPPO <b>LIBERTY</b> – DHMO <b>Premier Access</b> – DHMO, DPPO

## Pricing Region 1

Alpine, Del Norte, Siskiyou,  
Modoc, Lassen, Shasta,  
Trinity, Humboldt, Tehama,  
Plumas, Nevada, Sierra,  
Mendocino, Lake, Butte,  
Glenn, Sutter, Yuba,  
Colusa, Amador, Calaveras,  
Tuolumne



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$25	\$30
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta*</b> DHMO	\$15	\$19
<b>Delta</b> DPPO	\$30	\$38
<b>LIBERTY</b> DEPO	\$31	\$34
<b>Premier Access**</b> DHMO	\$14	\$15
<b>Premier Access</b> DPPO	\$23	\$26

\*Only in Amador, Butte, Calaveras, Colusa, Glenn, Humboldt, Lake, Mendocino, Nevada, Plumas, Shasta, Sutter, Tehama, Trinity, Tuolumne, and Yuba counties

\*\*Only in Butte, Humboldt, Lake, Mendocino, Shasta and Sutter counties

## Pricing Region 2

Napa, Sonoma, Solano,  
Marin



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$27	\$33
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta</b> DHMO	\$12	\$15
<b>Delta</b> DPPO	\$33	\$41
<b>LIBERTY</b> DEPO	\$21	\$25
<b>Premier Access*</b> DHMO	\$14	\$15
<b>Premier Access</b> DPPO	\$25	\$28

\* Only in Napa, Solano and Sonoma counties

### Pricing Region 3

Sacramento, Placer,  
El Dorado, Yolo



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$27	\$33
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$21	\$23
<b>Delta</b> DHMO	\$11	\$15
<b>Delta</b> DPPO	\$30	\$38
<b>LIBERTY</b> DHMO	\$19	\$22
<b>Premier Access</b> DHMO	\$14	\$15
<b>Premier Access</b> DPPO	\$23	\$26

## Pricing Region 4

San Francisco



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$32	\$39
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$21	\$23
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$35	\$44
<b>LIBERTY</b> DMHO	\$12	\$17
<b>Premier Access</b> DHMO	\$14	\$16
<b>Premier Access</b> DPPO	\$29	\$32

## Pricing Region 5

Contra Costa



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$31	\$38
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$34	\$42
<b>LIBERTY</b> DEPO	\$30	\$33
<b>Premier Access</b> DHMO	\$14	\$15
<b>Premier Access</b> DPPO	\$27	\$30

## Pricing Region 6

Alameda



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$31	\$38
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$34	\$42
<b>LIBERTY</b> DHMO	\$12	\$16
<b>Premier Access</b> DHMO	\$14	\$15
<b>Premier Access</b> DPPO	\$27	\$31

## Pricing Region 7

Santa Clara



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$31	\$38
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$21	\$23
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$35	\$43
<b>LIBERTY</b> DHMO	\$12	\$18
<b>Premier Access</b> DHMO	\$14	\$16
<b>Premier Access</b> DPPO	\$31	\$34

## Pricing Region 8

San Mateo



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$32	\$39
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$21	\$23
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$35	\$44
<b>LIBERTY</b> DEPO	\$33	\$36
<b>Premier Access</b> DHMO	\$14	\$16
<b>Premier Access</b> DPPO	\$28	\$31

## Pricing Region 9

Santa Cruz, Monterey,  
San Benito



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$27	\$33
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta</b> DHMO	\$12	\$15
<b>Delta</b> DPPO	\$33	\$41
<b>LIBERTY</b> DEPO	\$21	\$25
<b>Premier Access*</b> DHMO	\$27	\$28
<b>Premier Access</b> DPPO	\$27	\$30

\*Only in Monterey and Santa Cruz counties

## Pricing Region 10

San Joaquin, Stanislaus,  
Merced, Mariposa, Tulare



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$22	\$27
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta</b> DHMO	\$12	\$15
<b>Delta</b> DPPO	\$30	\$37
<b>LIBERTY</b> DEPO	\$16	\$20
<b>Premier Access*</b> DHMO	\$14	\$15
<b>Premier Access</b> DPPO	\$22	\$25

\*Only in Merced, San Joaquin, Stanislaus and Tulare counties

**Pricing Region 11**  
Fresno, Kings, Madera



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$21	\$25
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$19	\$21
<b>Delta</b> DHMO	\$11	\$15
<b>Delta</b> DPPO	\$29	\$36
<b>LIBERTY</b> DEPO	\$14	\$18
<b>Premier Access*</b> DHMO	\$14	\$15
<b>Premier Access</b> DPPO	\$22	\$25

\*Only in Fresno and Kings counties

## Pricing Region 12

San Luis Obispo, Ventura,  
Santa Barbara



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$25	\$30
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$19	\$21
<b>Delta</b> DHMO	\$11	\$15
<b>Delta</b> DPPO	\$31	\$39
<b>LIBERTY</b> DEPO	\$21	\$25
<b>Premier Access</b> DHMO	\$13	\$14
<b>Premier Access</b> DPPO	\$22	\$25

**Pricing Region 13**  
Mono, Inyo, Imperial



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$22	\$27
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta*</b> DHMO	\$11	\$15
<b>Delta</b> DPPO	\$29	\$37
<b>LIBERTY</b> DEPO	\$35	\$39
<b>Premier Access**</b> DHMO	\$24	\$25
<b>Premier Access</b> DPPO	\$22	\$24

\*Only in Imperial and Inyo counties

\*\*Only in Imperial county

## Pricing Region 14

Kern



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$21	\$25
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$29	\$36
<b>LIBERTY</b> DHMO	\$12	\$16
<b>Premier Access</b> DHMO	\$13	\$14
<b>Premier Access</b> DPPO	\$20	\$23

## Pricing Region 15 ZIP Codes

90601	90602	90603	90604	90605	90606	90607	90608	90609
90610	90612	90637	90638	90639	90640	90650	90651	90652
90659	90660	90661	90662	90670	90671	90701	90702	90703
90704	90706	90707	90710	90711	90712	90713	90714	90715
90716	90717	90723	90731	90732	90733	90734	90744	90745
90746	90747	90748	90749	90755	90801	90802	90803	90804
90805	90806	90807	90808	90809	90810	90813	90814	90815
90822	90831	90832	90833	90834	90835	90840	90842	90844
90845	90846	90847	90848	90853	90888	90895	90899	91001
91003	91006	91007	91008	91009	91010	91011	91012	91016
91017	91020	91021	91023	91024	91025	91030	91031	91040
91041	91042	91043	91046	91066	91077	91101	91102	91103
91104	91105	91106	91107	91108	91109	91110	91114	91115
91116	91117	91118	91121	91123	91124	91125	91126	91129
91131	91182	91184	91185	91188	91189	91191	91199	91201
91202	91203	91204	91205	91206	91207	91208	91209	91210
91214	91221	91222	91224	91225	91226	91501	91502	91503
91504	91505	91506	91507	91508	91510	91521	91522	91523
91526	91702	91706	91711	91714	91715	91716	91722	91723
91724	91731	91732	91733	91734	91735	91740	91741	91744
91745	91746	91747	91748	91749	91750	91754	91755	91756
91765	91766	91767	91768	91769	91770	91771	91772	91773
91775	91776	91778	91780	91788	91789	91790	91791	91792
91793	91795	91797	91799	91801	91802	91803	91804	91841
91896	91899	93510	93532	93534	93535	93536	93539	93543
93544	93550	93551	93552	93553	93563	93584	93586	93590
93591	93599							

## Pricing Region 15 Los Angeles (partial)

The county of Los Angeles is made up of two Pricing Regions by ZIP code. (Regions 15 and 16). Refer to the table on the left to find out if this region includes your ZIP code.



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$27	\$33
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$31	\$38
<b>LIBERTY</b> DHMO	\$9	\$15
<b>Premier Access</b> DHMO	\$11	\$12
<b>Premier Access</b> DPPO	\$23	\$26

## Pricing Region 16

### ZIP Codes

90001	90002	90003	90004	90005	90006	90007	90008	90009
90010	90011	90012	90013	90014	90015	90016	90017	90018
90019	90020	90021	90022	90023	90024	90025	90026	90027
90028	90029	90030	90031	90032	90033	90034	90035	90036
90037	90038	90039	90040	90041	90042	90043	90044	90045
90046	90047	90048	90049	90050	90051	90052	90053	90054
90055	90056	90057	90058	90059	90060	90061	90062	90063
90064	90065	90066	90067	90068	90069	90070	90071	90072
90073	90074	90075	90076	90077	90078	90079	90080	90081
90082	90083	90084	90086	90087	90088	90089	90090	90091
90093	90094	90095	90096	90099	90101	90102	90103	90189
90201	90202	90209	90210	90211	90212	90213	90220	90221
90222	90223	90224	90230	90231	90232	90233	90239	90240
90241	90242	90245	90247	90248	90249	90250	90251	90254
90255	90260	90261	90262	90263	90264	90265	90266	90267
90270	90272	90274	90275	90277	90278	90280	90290	90291
90292	90293	90294	90295	90296	90301	90302	90303	90304
90305	90306	90307	90308	90309	90310	90311	90312	90313
90397	90398	90401	90402	90403	90404	90405	90406	90407
90408	90409	90410	90411	90501	90502	90503	90504	90505
90506	90507	90508	90509	90510	91301	91302	91303	91304
91305	91306	91307	91308	91309	91310	91311	91313	91316
91321	91322	91324	91325	91326	91327	91328	91329	91330
91331	91333	91334	91335	91337	91340	91341	91342	91343
91344	91345	91346	91350	91351	91352	91353	91354	91355
91356	91357	91359	91363	91364	91365	91367	91371	91372
91376	91380	91381	91382	91383	91384	91385	91386	91387
91388	91390	91392	91393	91394	91395	91396	91399	91401
91402	91403	91404	91405	91406	91407	91408	91409	91410
91411	91412	91413	91416	91423	91426	91436	91470	91482
91495	91496	91497	91499	91601	91602	91603	91604	91605
91606	91607	91608	91609	91610	91611	91612	91614	91615
91616	91617	91618						

## Pricing Region 16

### Los Angeles (partial)

The county of Los Angeles is made up of two Pricing Regions by ZIP code. (Regions 15 and 16). Refer to the table on the left to find out if this region includes your ZIP code.



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$25	\$30
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$32	\$39
<b>LIBERTY</b> DHMO	\$9	\$15
<b>Premier Access</b> DHMO	\$11	\$12
<b>Premier Access</b> DPPO	\$23	\$26

**Pricing Region 17**  
San Bernardino, Riverside



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$22	\$27
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$19	\$21
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$30	\$38
<b>LIBERTY</b> DHMO	\$10	\$17
<b>Premier Access</b> DHMO	\$12	\$13
<b>Premier Access</b> DPPO	\$21	\$24

**Pricing Region 18**  
Orange



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$27	\$33
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$19	\$21
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$32	\$40
<b>LIBERTY</b> DHMO	\$10	\$16
<b>Premier Access</b> DHMO	\$11	\$13
<b>Premier Access</b> DPPO	\$25	\$29

## Pricing Region 19

San Diego



STAND-ALONE CHILDREN'S RATES		
PLAN	PRICE @ 70%	PRICE @ 85%
<b>Anthem</b> DPPO	\$27	\$33
<b>Blue Shield</b> DHMO	\$10	\$11
<b>Blue Shield</b> DPPO	\$20	\$22
<b>Delta</b> DHMO	\$11	\$14
<b>Delta</b> DPPO	\$32	\$40
<b>LIBERTY</b> DHMO	\$10	\$15
<b>Premier Access</b> DHMO	\$12	\$13
<b>Premier Access</b> DPPO	\$23	\$25

## Participating Dental Insurance Companies

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### **Anthem Blue Cross of California**

#### **About the insurer:**

As an independent licensee of Blue Cross Blue Shield Association, Anthem Blue Cross is a major U.S. health insurance company, with more policyholders in California than any other insurer.

#### **Network**

Approximately 29,000 dental access points

**Website:** [www.anthem.com/ca](http://www.anthem.com/ca)

**Phone:** 877-702-3074

## Participating Dental Insurance Companies

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### **Blue Shield of California**

#### **About the insurer:**

As a California-based not-for-profit health plan, Blue Shield of California is driven by a single mission: to ensure all Californians have access to high quality care at an affordable price. We are offering a dental preferred provider organization (DPPO) plan and a dental health maintenance organization (DHMO) plan that gives Covered California customers a choice of high-quality dentists at an affordable price. We've been serving California for more than 70 years and have consistently been a leader in developing new and better ways of delivering dental care.

#### **Network**

DHMO: 2,061 general dental offices  
6,780 unique providers  
10,453 access points

DPPO: 13,689 unique providers  
25,577 access points

**Website:** <https://www.yourdentalplan.com/bsca>

**Phone:** 800-286-7401

## Participating Dental Insurance Companies

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### Delta Dental of California

#### About the insurer:

Delta Dental of California, headquartered in San Francisco, is the state's largest dental health plan. Together with its affiliate companies, we cover approximately 26 million people. Delta Dental of California is part of the national Delta Dental Plans Association, whose member companies collectively cover over 59 million people in the U.S. Delta Dental of California is committed to advance dental health and access through exceptional dental benefits service, technology and professional support.

#### Network

approximately 20,000 dentists

**Website:** [www.deltadentalins.com](http://www.deltadentalins.com)

**Phone:** 800-765-6003

## Participating Dental Insurance Companies

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### Health Net

#### About the insurer:

Health Net offers a wide spectrum of specialty services, including dental coverage, and is committed to providing members with convenient access to quality care. Health Net Dental plans offers one of the largest networks of dental providers in the state.

#### Network

DPPO: 36,483 access points  
10,962 locations

DHMO: 2,220 locations

**Website:** [www.healthnet.com](http://www.healthnet.com)

**Phone:** 866-249-2382

## Participating Dental Insurance Companies

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### LIBERTY Dental Plan of California

#### About the insurer:

LIBERTY Dental Plan of California, Inc. is a privately held dental insurance corporation that specializes in providing dental benefits administration. Licensed and headquartered in California, LIBERTY was established in 2001 and has experienced consistent growth both in membership and industry reputation due to a philosophy centered on customer service.

#### Network

6,256 general and family dentists  
615 pediatric dentists

**Website:** [www.libertydentalplan.com](http://www.libertydentalplan.com)

**Phone:** 888-703-6999

## Participating Dental Insurance Companies

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PREMIER  
ACCESS  
Dental and Vision

### Premier Access Dental and Vision

#### About the insurer:

Premier Access Dental and Vision was founded by a practicing dentist in 1989 in an effort to make quality dental care available at an affordable cost. In less than 25 years, the organization has grown to include multiple companies, all of which are related to promoting good oral health.

#### Network

DHMO: 2,280 dental providers  
1,006 other specialists  
2,701 unique facilities  
9,876 access points

DPPO: 8,218 dental providers  
1,274 other specialists  
7,989 unique facilities  
18,449 access points

**Website:** [www.premierlife.com](http://www.premierlife.com)

**Phone:** 877-702-8800

# Glossary

## Actuarial Value

A health insurance plan's actuarial value is the percentage of total average costs for benefits that a health insurance plan covers. These expenses are usually incurred at the point of receiving health care services — when you visit the doctor or the emergency room, for example. Dental plans come in two actuarial value options: 85 percent, which features higher premiums but lower average out-of-pocket costs; and a 70 percent value plan with lower premiums and higher average out-of-pocket costs. An actuarial value is the percentage of total average costs for benefits that a dental plan will cover.

## Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20 percent) of the allowed amount for the service, is called coinsurance. You pay coinsurance plus any deductible you may owe. For example, if the health insurance plan's allowed amount for an office visit is \$100, and you have met your deductible for the year, your coinsurance payment of 20 percent would be \$20. The health insurance plan pays the rest of the allowed amount. The allowed amount is the amount the doctor or hospital has agreed to accept for the care provided.

## Copayment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

## Dental Exclusive Provider Organization (DEPO)

A DEPO works like a DPPO but does not provide coverage for services provided by dentists outside the network of participating providers.

## Dental Preferred Provider Organization (DPPO)

A type of dental plan product that delivers dental services to members through a network of contracted dental care providers and includes limited coverage of out-of-network services.

## Dental Health Maintenance Organization (DHMO)

A type of dental plan product that delivers dental services by requiring assignment to a primary dental care provider who is paid a capitated fee for providing all required dental services to the enrollee unless specialty care is needed. DMHOs require referral to specialty dental providers. These products do not include coverage of services provided by dental care providers outside the dental plan.

## Out-of-Pocket Limit

The most you pay during a policy period (a calendar year) before your health insurance plan begins to pay 100 percent of the cost of covered services. This limit never includes your premium, balance-billed charges or health care your health insurance plan doesn't cover. Some health insurance plans don't count all out-of-network payments toward this limit.



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