



How Does Lubbock ISD Dental Benefits Compare in 2022/2023 (locally)?

	Lubbock ISD Dental Plan 2023	School A Comparison Dental Plan	School B Comparison Dental Plan
<i>Program Components</i>	<i>BCBSTX BlueCare</i>	<i>Met Life Dental Insurance</i>	<i>MGM Benefits Group (reimbursement plan)</i>
*Employee Only Monthly Premium <i>(District pays \$21.10 per employee month)</i>	\$0.00 cost to employee	\$18.20 low plan \$26.78 high plan	\$23.00
*Employee + 1 Dependent Monthly Premium <i>(employee paid)</i>	\$27.62	\$53.40 low plan \$78.54 high plan	\$47.00
*Employee + 2/more Dependents Monthly Premium <i>(employee paid)</i>	\$74.63	\$78.60 low plan \$115.56 high plan	\$50.00 (employee & children) \$73.00 (employee & family)
Annual Maximum Benefit per person	\$1000	\$1000 low plan \$1750 high plan	\$1500
Deductible (In Network - Out of Network)	\$50 individual/\$150 family	\$50 individual/\$150 family	n/a
Orthodontics (up to age 19 only)	\$1000 lifetime maximum (50% coverage)	\$1500 low plan lifetime maximum \$2000 high plan lifetime maximum (50% coverage)	\$1500 lifetime maximum
Preventive Benefit	100% coverage	100% coverage	Covers first \$100 at 100% Covers next \$250 at 80% Covers next \$2400 at 50%
Basic Benefit	80% coverage	80% coverage	See above
Major Benefit	50%	50%	See above
Endodontics/Periodontics	Basic coverage	Basic coverage	See above
Implants	Not covered (denture coverage at 50%)	Replacement once every 7 years – low plan Replacement once every 5 years – high plan	See above

Questions about your benefits? Call 219-0280, 219-0283, or 219-0235