



Dental

Insurance Benefits Training
2025



Serving those who serve South Carolina

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Important information

- This overview is not meant to serve as a comprehensive description of the insurance benefits offered by PEBA.
- More information can be found in the following:
 - [Benefits Administrator Manual](#); and
 - [Insurance Benefits Guide](#).
- The plan of benefits documents, certificates of coverage and benefits contracts contain complete descriptions of the insurance benefits offered by or through PEBA. Their terms and conditions govern all these benefits.

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Comparing the plans

<p>Dental Plus</p> <ul style="list-style-type: none"> • Pays more and has higher premiums and lower out-of-pocket costs. • Has higher allowed amounts, which are the maximum amounts allowed by the plan for a covered service. • Network providers cannot charge for the difference in their cost and the allowed amount. 	<p>Basic Dental</p> <ul style="list-style-type: none"> • Pays less and has lower premiums and higher out-of-pocket costs. • Has lower allowed amounts, which are the maximum amounts allowed by the plan for a covered service. • There is no network for Basic Dental; therefore, providers can charge for the difference in their cost and the allowed amount.
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Dental enrollment

- There is a two-year commitment for dental coverage.
- May enroll in or drop dental:
 - During initial enrollment;
 - During open enrollment in odd-numbered years; or
 - Within 31 days of a special eligibility situation.
- *Comparing Dental Plus and Basic Dental* flyer and video available at peba.sc.gov/nvb.

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Summary of benefits

	Dental Plus	Basic Dental
Diagnostic and preventive <small>Exams, cleanings, x-rays</small>	You do not pay a deductible. The Plan will pay 100% of a higher allowed amount . In network, a provider cannot charge you for the difference in its cost and the allowed amount.	You do not pay a deductible. The Plan will pay 100% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.
Basic <small>Fillings, oral surgery, root canals</small>	You pay up to a \$25 deductible per person. ¹ The Plan will pay 80% of a higher allowed amount . In network, a provider cannot charge you for the difference in its cost and the allowed amount.	You pay up to a \$25 deductible per person. ¹ The Plan will pay 80% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.

¹If you have basic or prosthodontics services, you pay only one deductible. Deductible is limited to three per family per year.

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Summary of benefits

	Dental Plus	Basic Dental
Prosthodontics <small>Crowns, bridges, dentures, implants</small>	You pay up to a \$25 deductible per person. ¹ The Plan will pay 50% of a higher allowed amount . In network, a provider cannot charge you for the difference in its cost and the allowed amount.	You pay up to a \$25 deductible per person. ¹ The Plan will pay 50% of a lower allowed amount . A provider can charge you for the difference in its cost and the allowed amount.
Orthodontics² <small>Limited to covered children ages 18 and younger</small>	You do not pay a deductible. There is a \$1,000 lifetime benefit for each covered child.	You do not pay a deductible. There is a \$1,000 lifetime benefit for each covered child.
Maximum payment	\$2,000 per person each year for diagnostic and preventive, basic and prosthodontics services.	\$1,000 per person each year for diagnostic and preventive, basic and prosthodontics services.

¹If you have basic or prosthodontics services, you pay only one deductible. Deductible is limited to three per family per year.

²There is a \$1,000 maximum lifetime benefit for each covered child, regardless of plan or plan year.

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2025 Monthly premiums

Premiums for optional employers may vary. Use [Monthly premium worksheet for optional employers](#).

	Dental Plus	Basic Dental
Employee	\$28.80	\$0.00
Employee/spouse	\$65.88	\$7.64
Employee/children	\$80.92	\$13.72
Full family	\$108.64	\$21.34

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Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

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