

Dental Coverage Options In Massachusetts

UPDATED OCTOBER 2022





Dental Coverage Options in Massachusetts

Updated 10/2022

Medicare

Original Medicare: Medicare does not pay for routine dental care (ex. fillings/root canals). Medicare can help pay for services of a dentist only if the medical problem is more extensive than the teeth or the structures supporting them (ex. removal of foreign bodies such as soft tissue tumors, bone removal, surgery for the lip or tongue, fracture of the jaw).

For more information, call 1-800-MEDICARE.

Medicare Advantage/Medigap Plans: Plans may cover some limited dental services (e.g. preventive dental checkups) in addition to the basic benefits covered under original Medicare. Check with the individual plan to learn more about what they may cover.

MassHealth

MassHealth: Limited dental services may be available to MassHealth members. For fillings or other restorative dental treatments, MassHealth members should contact a local Community Health Center dental program.

For information about what services are covered and a list of dentists in their area accepting MassHealth patients, members may contact MassHealth Dental Customer Service at 1-800-207-5019 or go online at <http://masshealth-dental.net> for a list of providers.

Senior Care Options (SCOs)

Senior Care Options (SCO): These plans provide comprehensive dental coverage. To qualify for a SCO plan individuals must reside in the service area of the plan, be aged 65 and older, and qualify for MassHealth Standard. For more information contact the Senior Care Options division at 1-888-885-0484.

Community Health Centers (CHCs)

Massachusetts Community Health Centers: Many CHC's provide a wide range of dental services for Massachusetts residents with and without insurance. CHC's accept most forms of insurance, including MassHealth, Health Safety Net, as well as private insurances. A sliding-fee schedule is also available for those residents who are low income. For Health Safety Net: Must fill out a MassHealth application and use a Community Health Center to be covered.

For more information and locations, call the Office of Oral Health at 617-624-5943 or the Mass League of CHC's at 617-426-2225.

Massachusetts HealthConnector

Individual (Non-Group) Dental Plans: Dental insurance is available to Medicare beneficiaries through the Health Connector which is the Massachusetts health and dental insurance marketplace. Standardized dental plans are offered by Altus Dental and Delta Dental and include both a Basic and Enhanced coverage plan. The dental plans are not subsidized.

All Health Connector dental plans cover preventive services, such as regular cleanings, extractions, sealants, diagnostic services such as x-rays, and basic restorative services such as regular fillings. Enhanced coverage plans include all preventative and basic restorative coverage plus more comprehensive coverages such as crowns, bridges, and dentures. Every plan has an annual benefit maximum (which may vary) and no out-of-pocket maximum.

To learn more about the available plans, find a dentist covered by a plan or enroll in a plan, call the Massachusetts Health Connector at 1-877-623-6765 or go online at mahealthconnector.org

VA Medical Centers

VA Medical Centers: The VA provides comprehensive dental care for eligible veterans. Eligibility will be determined by the medical eligibility personnel at each of the local VA Hospitals.

For more information, contact the [VA New England Health Care System 781-687-2000](tel:781-687-2000)

University/College Dental Programs

University/College Dental Programs: Discounted services are provided by students supervised by faculty, typically at one-third to one-half of private practice costs. Some schools accept MassHealth insurance. Services provided may include general dentistry, dental hygiene, periodontics, dentures. Many community colleges offer discount services (cleanings and x-rays only) through the Dental Hygienist Program.





Boston University School of Dental Medicine	635 Albany St	Boston	617-358-8300
Harvard School of Dental Medicine	188 Longwood Ave 114 Mt Auburn St, 7 th FL	Boston Cambridge	617-432-1434 617-432-1434
Tufts University School of Dental Medicine	1 Kneeland St	Boston (Multiple clinic locations including Back Bay, Charlestown, Dorchester)	617-636-6828
Forsyth School for Dental Hygienists at MCPHS University	101 Palace Rd 10 Lincoln Square	Boston Worcester	617-278-2700 774-243-3410
Cape Cod Community College Wilken Family Dental Hygiene Clinic	2240 Iyanough Rd	W.Barnstable	774-330-4371
Regis College Dental Center	1432 Main St	Waltham	781-768-7250
Middlesex Community College Dental Hygiene Clinic	44 Middle St	Lowell	978-656-3250
Quinsigamond Comm College Dental Hygiene Clinic (Services free for veterans with Military ID)	670 W. Boylston St.	Worcester	508-854-4306
Bristol Community College Dental Hygiene Clinic	777 Elsbree St.	Fall River	774-357-2139
Springfield Technical Community College Dental Hygiene Clinic	1 Armory Square	Springfield	413-755-4900

Dental Savings Plans

A Dental Savings Plan is not dental insurance. When joining a Dental Savings Plan, consumers will get reduced rates (usually between 10% and 60%) on many dental procedures from a network of participating dentists. The reduced rate is paid directly to the dentist at the time of service. Plan members pay an annual fee for access to these discounts. Some of these plans offer discounts on other types of benefits, including hearing and vision. Most plans have no waiting period for services and no coverage cap.

Prices shown below are estimates for individual plans as of October 2022 and are subject to change. Further discounts may be available if plans are purchased through plan broker sites such as www.dentalplans.com or www.dentalsavings.webmd.com but additional one-time set-up fees may also apply.



For current prices and information on which plans are offered in your area, you can access quotes at the website links below or call the plans directly.

	\$134.95 year	Tel: 855-369-2817 https://www.aetnadentaloffers.com/
	\$134.96 year	Tel: 855-369-2817 https://www.aetnadentaloffers.com/
	\$148.46 year	Tel: 855-369-2817 https://www.aetnadentaloffers.com/
	\$134.95 year	Tel: 888-544-8708 http://httpdentalsolutionsnetwork.com/
	Plans range from \$99 year to \$149	Tel: 855-698-0594 https://www.careingtondentalsavings.com/
	\$96 year	Tel: 800-240-2035 https://www.cignadentalsavings.com/
	\$134.95 year	Tel: 844-653-6401 https://www.cignadentalplans.com/plans/preferred-network-access-by-cigna

Dental Savings Plans (Cont.)

	\$99 year	Tel: 844-260-6102 https://deltadentalma.com/dental-plans/individual-family-plans/delta-dental-patient-direct-discount-card
	\$134.95 year	Tel: 888-571-1936 https://www.dentalplans.com/dentalplans/dentemaxdiscountentalplan
	\$83.88 year	Tel: 855-202-4077 https://www.humana.com/insurance-plan-quotes/consumer-plan-details
	\$71.96 year	Tel: 866-459-4310 https://dentalsavings.webmd.com/plans/uni-care-100/
	\$143.40 year	Tel: 844-263-8336 https://www.metlifetakealongdental.com/DentalAccess
	\$134.95 year	Tel: 844-459-3129 https://www.identalsavingsplan.com/

Dental Savings Apps (Apps available in the Apple and Google Play stores)

	<p>Chewsi © helps you save on every dental service, every time, through a free smartphone app</p> <p>Just download the app and register, call for a dental appointment, and use Chewsi to pay and save an average of 20 to 30% (savings vary by dentist and service) on dental services — from cleanings, x-rays and fillings to crowns, dentures and implants. No exclusions or restrictions, and no monthly or annual fees.</p> <p style="text-align: right;">Tel: 855-624-3974 www.ChewsiDental.com</p>
	<p>1Dental is affiliated with the Careington discount dental savings plans.</p> <p>1Dental members will find many benefits within the app that make using their dental savings plan easier. They can access account information, find dentists nearby, pull up guaranteed discounts with the plan at the dentist, contact customer care and more. There is a tiered membership fee to join the plan.</p> <p style="text-align: right;">Tel: 855-455-1862 https://www.1dental.com/</p>



2023 Dental Insurance Plans for Individuals 65+



Plans offered through the **Mass Health Connector**

(All plans are open to Medicare Beneficiaries)

(Premiums based On Individual Plans)

In-Network (IN)/Out-of-Network (OON)

Updated 10/2022

ALTUS  MAhealthconnector.org Phone: 877-623-7773	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible (waived for diagnostic and preventive services)
Altus Dental Low Plan	\$31.61	IN: 100% OON: 80%	IN: 75% OON: 55%	N/A	\$750	\$50
AltusDental High Plan	\$53.34	IN: 100% OON: 80%	IN: 75% OON: 55%	IN-50% OON:30% (After 6mos)	\$1,250	\$50
DELTA DENTAL  MAhealthconnector.org Phone: 877-623-7773	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible (waived for diagnostic and preventive services)
EPO Basic Exclusive Network Plan	\$12.94	IN: 100% OON:0%	IN: 30% OON: 0%	N/A	\$750	\$100
EPO ValuePlan	\$21.58	IN: 100% OON: 80%	IN: 75% OON: 55%	N/A	\$750	\$50
EPO Enhanced Plan	\$37.95	IN: 100% OON: 80%	IN: 75% OON: 55%	IN: 50% OON: 30% (After 6mos)	\$1,250	\$50
Premier Value	\$33.98	IN: 100% OON: 80%	IN: 75% OON: 55%	N/A	\$750	\$50
Premier Enhanced	\$55.32	IN: 100% OON: 80%	IN: 75% OON: 55%	IN: 50% OON: 30% (After 6mos)	\$1,250	\$50



2023 Dental Insurance Plans for Individuals 65+

Other Commercial Plans available to Medicare Beneficiaries
(Premiums based On Individual Plans)
In-Network (IN)/Out-of-Network (OON)

Updated 10/2022

AAA (Plans offered through Altus Dental) https://altusdental.com/AAA Phone: 877-223-0588	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
Standard Plan	\$52.63	IN: 100% OON: 80%	IN: 80% OON: 64% (after 6 mos)	IN: 80% OON: 64% (after 12 mos)	\$1,500	IN: \$25 OON: \$100
Essential Plan	\$61.84	IN: 100% OON: 80%	IN: 80% OON: 64% (after 6 mos)	IN: 50% OON: 44% (after 12 mos)	\$1,500	IN: \$25 OON: \$100

AARP (Plans offered through Delta Dental) https://www1.deltadentalins.com/aarp/dental-plans.html Phone: 866-583-2085	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
PPO Plan A	\$99.66	100%	20%	50% (after 12 mos for crowns, implants, dentures)	\$1,500	\$40
PPO Plan B	\$66.62	80%	20%-50%	50% (after 12 mos for crowns, implants, dentures)	\$1,000	\$90

AETNA https://www.aetnadentaloffers.com/plans/aetna-dental-direct-preferred-ppo Phone: 833-610-8809	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
Dental Preferred Direct PPO	Plans start at \$48.09 Pricing depends on zip code and age	IN: 100% OON: 80%	IN: 80% OON: 60% (after 6 mos)	IN: 50% OON: 40% (after 12 mos)	\$1,250	\$50

ALTUS altusdental.com Phone: 877-223-0588	Altus For One \$22.85/MO - Direct through Altus Dental					
	Upfront fee charged for the first three months' premium. In addition, there is a \$35 non-refundable enrollment fee for new coverage. This fee will be charged to bank account or credit/debit card at the time of enrollment. Contact plan for details.					



2023 Dental Insurance Plans for Individuals 65+ (cont.)



Dental Blue 65 Preventive (\$24.32 per month)

- > Pays 100% of covered Services
- > 3 cleanings every 12 months
- > No calendar year maximum or deductible
- > Enhanced coverage for members with certain pre-existing conditions

BLUE CROSS/BLUE SHIELD OF MA

<https://medicare.bluecrossma.com/shop-plans/dental-plans>

Phone: 800-678-2265

Dental Blue 65 Basic (\$38.85 per month)

- > Pays 100% of preventive services and 50% of basic services
- > No waiting period with proof of prior continuous dental coverage
- > \$100 annual deductible and \$1,250 calendar-year maximum
- > Enhanced coverage for members with certain pre-existing conditions

Dental Blue 65 Premier (\$72.56 per month)

- > Pays 100% of preventive services, 80% of basic services and 50% of premier services
- > No waiting period with proof of prior continuous dental coverage
- > \$50 annual deductible and \$1,500 calendar-year maximum
- > Enhanced coverage for members with certain pre-existing conditions



<https://www.cigna.com/individuals-families/shop-plans/dental-insurance-plans/>

Phone: 855-352-1604

	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
Cigna Dental Preventive	Pricing depends on age and zip code	IN: 100% OON: see footnote 1	Not covered	Not covered	No benefit maximum	No deductible
Cigna Dental 1000	Pricing depends on age and zip code	IN: 100% OON: see footnote 1	IN: 80% OON: see footnote 2 (after 6 mos)	IN: 50% OON: see footnote 3 (after 12 mos)	\$1,000	\$50
Cigna Dental 1500	Pricing depends on age and zip code	IN: 100% OON: see footnote 1	IN: 80% OON: see footnote 2 (after 6 mos)	IN: 50% OON: see footnote 3 (after 12 mos) Orthodontia coverage available	\$1,500	\$50
Cigna Dental 3000/100	Pricing depends on age and zip code	IN: 100% after plan deductible OON: 100% after plan deductible	IN: 50% after plan deductible OON: 50% after plan deductible (after 6 mos)	IN: 50% after plan deductible OON: 50% after plan deductible (after 12 mos)	\$3,000	\$100
Cigna Dental 3000/150	Pricing depends on age and zip code	IN: 100% after plan deductible OON: 100% after plan deductible	IN: 25% after plan deductible OON: 25% after plan deductible (after 6 mos)	IN: 25% after plan deductible OON: 25% after plan deductible (after 12 mos)	\$3,000	\$150
Cigna Dental 5000/250	Pricing depends on age and zip code	IN: 100% after plan deductible OON: 100% after plan deductible	IN: 25% after plan deductible OON: 50% after plan deductible (after 6 mos)	IN: 25% after plan deductible OON: 50% after plan deductible (after 12 mos)	\$5,000	\$250

1 For Cigna out of network services, patient pays the difference between the provider's actual billed charges and 100% of the contracted fee

2 For Cigna out of network services, patient pays the difference between the provider's actual billed charges and 80% of the contracted fee

3 For Cigna out of network services, patient pays the difference between the provider's actual billed charges and 50% of the contracted fee



2023 Dental Insurance Plans for Individuals 65+ (cont.)

DELTA DENTAL www.deltadentalma.com Phone:800-872-0500		Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
PPO Value for Seniors		\$21.43	IN: 100% OON: 80%	Discounts of upto45%off restorative treatments	Discounts of upto45%off restorative treatments	None	\$0
Delta Care		\$26.14	Member co-payments for care based on the care they get. Benefit summary document covers specific costs			\$1,000 (certain services)	\$0
Delta Dental EPO		\$33.03	IN: 100%	IN: 70% (after 6 mos)	IN: 40% (after 12 mos)	\$1,000	\$50
Delta Dental Premier Option 1		\$61.75	IN: 100% OON: 100%	IN: 80% OON:80% (after 6 mos)	IN: 50% OON:50% (after 12 mos)	\$1,000	\$50
Delta Dental Premier Option 2		\$49.60	IN: 100% OON: 100%	IN: 50% OON:50% (after 6 mos)	IN: 40% OON:40% (after 12 mos)	\$1,000	\$50
Delta Dental Total Choice PPO		CLOSED to NEW ENROLLMENTS EFFECTIVE 12/31/21	IN: 100% OON: 80%	IN: 80% OON: 60%	IN: 50% OON: 30%	None	\$50 (waived for diagnostic and preventive services)
DENALI https://denalidental.com/plans Phone:844-833-8440		Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
Ridge Plan		\$61.22	100%- Preventive For other basic svcs: Year 1:50% Year 2:60% Year 3: 70% Year 4 and beyond: 80%	Year 1:10% Year 2:25% Year 3: 40% Year 4 and beyond: 50%		Year 1: \$750 Year 2: \$1,500 Year 3: \$2,000 Year 4 and beyond: \$2,500	Lifetime \$100 IN Deductible or Lifetime \$200 OON deductible
Summit Plan		\$93.62	100%- Preventive For other basic svcs: Year 1:50% Year 2:75% Year 3: 90% Year 4 and beyond:90%	Year 1:30% Year 2:40% Year 3: 50% Year 4 and beyond: 60%		Year 1: \$1,200 Year 2: \$2,000 Year 3: \$3,500 Year 4 and beyond: \$6,000	Lifetime \$100 IN Deductible or Lifetime \$200 OON deductible



2023 Dental Insurance Plans for Individuals 65+ (cont.)

 https://dentaquest.com/personal-dental-plans/		Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
Phone: 888-278-7310							
Personal Dental Plan	Plans start at \$14.08	IN: 100% OON: 100%	Not covered	Not covered		No benefit maximum	No deductible
Personal Dental Plan Basic	Plans start at \$20.37	IN: 100% OON: 100%	IN: 50% OON: Up to 50%	Not covered		\$1,000	\$50
Personal Dental Plan Plus	Plans start at \$23.97	IN: 100% OON: 100%	IN: 50% OON: Up to 50% (after 6 mos)	IN: Up to 50% OON: Up to 50% (after 18 mos)		\$1,250	\$100
 GUARDIAN DIRECT https://www.guardiandirect.com/dental-insurance		Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
Phone: 866-569-9900							
STARTER PLAN	\$31.62	IN: 100% OON: See footnote 1	IN: 50% OON: See footnote 1 (after 6 mos)	Not covered		Year 1: \$500 Year 2: \$750 Year 3 and beyond: \$1,000	IN: \$0 OON: \$50
CORE PLAN	\$44.45	IN: 80% OON: See footnote 1	IN: 50% OON: See footnote 1 (after 6 mos)	IN: 50% OON: See footnote 1 (after 12 mos)		Year 1: \$500 Year 2: \$750 Year 3 and beyond: \$1,000	IN: \$0 OON: \$50
ACHIEVER PLAN	\$63.53	IN: 100% OON: See footnote 1	IN: 70% OON: See footnote 1 (after 6 mos)	IN: 50% OON: See footnote 1 (after 12 mos) Includes orthodontia		Year 1: \$1,000 Year 2: \$1,250 Year 3 and beyond: \$1,500	IN: \$0 OON: \$50
DIAMOND PLAN	\$79.79	IN: 100% OON: See footnote 1	IN: 80% OON: See footnote 1 (after 6 mos)	IN: 50% OON: See footnote 1 (after 12 mos) Includes orthodontia		\$1,500	IN: \$0 OON: \$50

1 Reimbursement for OON services is based on the lower of Guardian Direct dentist's fees or a percentile of the prevailing fee data for the dentist's zip code.



2023 Dental Insurance Plans for Individuals 65+ (cont.)

HUMANA Humana

<https://www.humana.com/insurance-plan-quotes/compare-select-plans>

Phone: 855-202-4077

	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
Preventive Value PPO	\$19.99	IN: 100% OON: 80%	IN: 50% OON: 30%	Not covered	No benefit maximum	\$50 (Lifetime)
Bright Plus PPO	\$29.99	IN: 100% OON: 70%	IN: 60% OON: 30% (after 3 months)	Not covered	\$1,250	\$50
Bright Plus for Veterans PPO (includes additional discounts on prescriptions, vision and hearing)	\$29.99	IN: 100% OON: 70%	IN: 60% OON: 30% (after 3 months)	Not covered	\$1,250	\$50
Loyalty Plus PPO	\$55.99	IN: 100% OON: see footnote 1	IN: Year 1:40% Year 2:55% Year 3 and beyond: 70% OON: see footnote 1	IN: Year 1:20% Year 2:30% Year 3 and beyond: 50% OON: see footnote 1	Year 1: \$1,000 Year 2: \$1,250 Year 3 and beyond: \$1,500	\$150 (Lifetime)

MET LIFE MetLife

<https://www.metlifetakealongdental.com/>

Phone:844-263-8336

	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible (applies only to Minor and Major Restorative Services)
PPO Low	\$17.58	IN: 100% OON:100%	IN: 50% OON: 50% (after 6 mos)	Not covered	\$750	\$75
PPO Medium	\$38.16	IN: 100% OON:100%	IN: 70% OON:70% (after 6 mos)	IN: 50% OON:50% (after 12 mos)	\$1,500	\$50
PPO High	\$44.90	IN: 100% OON:100%	IN: 80% OON:80% (after 6 mos)	IN: 50% OON:50% (after 12 mos) Orthodontia coverage available	\$2,000	\$25

1 Out-of-network dentists can bill you for charges above the amount covered by your Humana dental plan. To ensure you do not receive additional charges, visit a dentist in the Humana dental network.



2023 Dental Insurance Plans for Individuals 65+ (cont.)



SPIRIT	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
https://spiritdental.com/ Phone:844-833-8440						
Secure Choice	\$44.52	IN: 100% OON: See footnote 1	IN: Year 1:50% Year 2:60% Year 3 and beyond: 70% OON: see footnote 1	IN: Year 1:20% Year 2:30% Year 3 and beyond: 40% OON: see footnote 1	Year 1: \$750 Year 2: \$1,000 Year 3 and beyond: \$1,250	\$100 (Lifetime)
Core Choice	\$58.58	IN: 100% OON: See footnote 1	IN: Year 1:50% Year 2:65% Year 3 and beyond: 80% OON: see footnote 1	IN: Year 1:25% Year 2:50% Year 3 and beyond: 50% OON: see footnote 1 Orthodontia coverage available	\$1,200	\$100 (Lifetime)
Pinnacle Choice	\$76.40	IN: 100% OON: See footnote 1	IN: Year 1:50% Year 2:60% Year 3 and beyond: 80% OON: see footnote 1	IN: Year 1:25% Year 2:30% Year 3 and beyond: 50% OON: see footnote 1 Orthodontia coverage available	Year 1: \$1,200 Year 2: \$2,500 Year 3 and beyond: \$5,000	\$100 (Lifetime)
Senior Preferred Choice	\$87.90	IN: 100% OON: See footnote 1	IN: Year 1:65% Year 2:80% Year 3 and beyond: 90% OON: see footnote 1	IN: Year 1:10% Year 2:50% Year 3 and beyond: 65% OON: see footnote 1	\$3,500	\$100 (Lifetime)

1 If you receive care from a non-network dentist, your out of pocket charges will be based on Usual and Customary charges