



Kern County Dental Plans

**Summary of Benefits - Comparison Chart**

Benefits	LIBERTY DENTAL PLAN			
	Independence PPO Dental		Cobalt Plus DHMO Dental	
	PPO Dentist	Non-PPO Dentist	DHMO Dentist	Any other Dentist
<b>Annual Maximum</b> <i>(per person)</i>	\$1,500.00	\$1,500.00	None	N/A
<b>Deductible</b> <i>(per calendar year)</i>				
Individual	\$50.00	\$50.00	\$0.00	N/A
Family	\$150.00	\$150.00	\$0.00	N/A
<b>Coinsurance</b> <i>(plan pays)</i>				
Preventive Exams <i>(prophylaxis)</i>	90% <sup>1,4</sup>	70% <sup>2,4</sup>	100% <sup>3</sup>	No benefit
X-Rays	90% <sup>1</sup>	70% <sup>2</sup>	100% <sup>3</sup>	
<b>Other Services</b> - Restorative <i>(Amalgam, plastic, acrylic filling of cavities)</i>	90% <sup>1</sup>	70% <sup>2</sup>	100% <sup>3</sup>	No benefit
<b>Endodontic</b> <i>(Pulpal therapy and root canals)</i>	90% <sup>1</sup>	70% <sup>2</sup>	100% <sup>3</sup>	No benefit
<b>Periodontics</b> <i>(Treatment of gums and bones supporting teeth)</i>	90% <sup>1</sup>	70% <sup>2</sup>	100% <sup>3</sup>	No benefit
<b>Prosthodontics</b> <i>(Partial and complete dentures)</i>	90% <sup>1</sup>	70% <sup>2</sup>	Patient pays: <sup>3</sup> \$55.00 - dentures \$25.00 - partial	No benefit
<b>Crowns</b>	90% <sup>1</sup>	70% <sup>2</sup>	Patient pays: <sup>3</sup> \$45.00 to \$90.00	No benefit
<b>Orthodontia</b>	No benefit	No benefit	Contact LIBERTY Customer Service	No benefit

1 Of negotiated fees.

2 Of reasonable and customary charge.

3 Procedure must be listed in the schedule of benefits to be covered at 100%. Many other services are offered with a specified co-payment.

4 Deductible waived.



Dental plans administered by:

**LIBERTY Dental Plan**

1-888-273-3179

Call Liberty Dental for provider information or visit their website at

[www.libertydentalplan.com/countyofkern](http://www.libertydentalplan.com/countyofkern)

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, out of pocket maximums, exclusion or limitations, nor does it list all dental benefits. For a complete explanation, please refer to the Summary Plan Description listed under Liberty Dental plan's website.