



GBA Dual Coverage... Is it Right for you?

Congratulations on qualifying for the Delta Dental Benefit covered by the newly merged SAG-AFTRA Health Plan. Delta offers a good plan but your Out-Of-Pocket (OOP) costs can still be large & unexpected!

As a SAG-AFTRA Plan I or II member, you can participate in the GBA Supplemental Plan and often eliminate your OOP costs. What are your Future Dental Needs?

Future Dental Needs	Dental Charges	Your Cost without GBA Supplemental	Your Cost with GBA Supplemental (Plan I Member)	Your Cost with GBA Supplemental (Plan II Member)
Routine Cleaning + X-Rays	\$0.00	\$0.00 ⁽¹⁾	\$0.00 ⁽¹⁾	\$0.00 ⁽¹⁾
2 surface cavity + composite filling	\$236.00	\$90.00 ⁽²⁾	\$0.00 ⁽³⁾	\$0.00 ⁽³⁾
Crown (and all necessary work)	\$3,080.00	\$1,098.50 ⁽⁴⁾	\$0.00 ⁽⁵⁾	\$98.50 ⁽⁶⁾

Notes:

1. Routine Cleaning + periodic X-Rays are covered 100% with no deductibles. Cigna will also reduce your costs for out-of-network cleanings.
2. Delta Allowable Charge of \$135, less \$75 deductible = \$60 Covered amount from Delta at 75%. Your OOP costs = \$90 (25% of \$60 + \$75 deductible)
3. Cigna reimburses you for 100% of your Out-Of-Pocket costs
4. Delta Allowable Charge of \$2,122 less \$75 deductible = \$2,047 Covered amount from Delta. Your OOP costs = \$1,098.50 (50% of \$2,047 + \$75 deductible)
5. Cigna Allowable Charge of \$2,621 less \$1,023.50 paid by Delta = \$1,597.50 Allowable Cigna claim. Cigna reimburses you 100% of your OOP Costs
6. Same as (5) above except Cigna benefit is limited to \$1,000 for Plan II members

About GBA: *Group Benefit Associates specializes in innovative benefit solutions to assist organizations in filling gaps in their benefit programs. GBA has administered Dental, Vision, and Life Insurance benefits for AFTRA members, both active and retirees, for over 10 years. GBA is proud to offer this unique Dual Coverage benefit to significantly reduce your out-of-pocket dental costs.*

