

2025 to 2026 EM NBU Dental Plan Design Comparison

Below is a high-level comparison of the 2025 vs 2026 Dental Plan Designs for Emerging Market NBU employees.

	2025 Plan Design	
	Blue Dental EPO	
Covered Benefit	In Network	Out of Network
Deductible (Single/Famly)	\$50/\$150	No out of network coverage
Class I (Preventive Services)	100%	
Class II (Basic Services)	80%	
Class III (Major Services)	50%	
Class IV (Orthodontia Services)	50%	
Annual Maximum	\$2,000	

	2026 Plan Design	
	Blue Dental EPO	
Covered Benefit	In Network	Out of Network
Deductible (Single/Famly)	\$0/\$0	No out of network coverage
Class I (Preventive Services)	100%	
Class II (Basic Services)	80%	
Class III (Major Services)	75%	
Class IV (Orthodontia Services)	70%	
Annual Maximum	\$2,300	

	2025 Plan Design	
	Blue Dental PPO Plus	
Covered Benefit	In Network	Out of Network
Deductible (Single/Famly)	\$50/\$150	\$50/\$150
Class I (Preventive Services)	100%	100%
Class II (Basic Services)	80%	80%
Class III (Major Services)	50%	50%
Class IV (Orthodontia Services)	50%	50%
Annual Maximum	\$2,000	\$2,000

	2026 Plan Design	
	Blue Dental PPO Plus	
Covered Benefit	In Network	Out of Network
Deductible (Single/Famly)	\$0/\$0	\$0/\$0
Class I (Preventive Services)	100%	100%
Class II (Basic Services)	75%	75%
Class III (Major Services)	50%	50%
Class IV (Orthodontia Services)	50%	50%
Annual Maximum	\$2,300	\$2,300