

Dental Coverage and Costs (Union)

Dental Plan

In 2023, Diageo will continue to offer dental coverage through Delta Dental. The plan is designed to encourage preventive care, such as regular checkups, and to correct minor dental problems before they become more serious and costly.

Delta Dental has two networks available under this plan. The **Delta Dental Premier[®]** network is the largest of the Delta Dental networks with more than 368,000 participating dentist offices nationally. The **Delta Dental PPOSM** is a smaller but more discounted network, with more than 293,000 participating dentist offices nationwide.

All network providers have agreed to accept payment at a lower negotiated rate, and network provider charges are always within reasonable and customary (R&C) limits. Also, your cost is usually less if you use in-network providers. In addition to lower out-of-pocket costs, a network provider usually submits all claim forms on your behalf.

To find out whether a specific provider participates in one of the Delta Dental networks, call **1-800-452-9310** or visit **www.deltadentalnj.com**.

	In-Network	Out-of-Network
Annual Deductible		
Single	\$25	\$25
Family	\$100	\$100
Class I – Preventive and Diagnostic Services	100%; no deductible	80%; no deductible
Class II – Basic Restorative Services	80% after deductible	50% after deductible
Class III – Major Restorative Services	50% after deductible	40% after deductible
Maximum calendar-year benefit for Preventive, Basic and Major Services	\$1,500 per person	\$1,500 per person

Dental Coverage Costs

In 2023, your contributions for dental coverage will remain the same. There are differences in costs when covering a spouse versus a child. Therefore, it is important to ensure your elections accurately reflect who is being covered. If you are covering a Domestic Partner (DP) under your plan, his or her health care coverage premium is taxable. The value of your domestic partner's coverage will be reflected in your payroll statement as imputed income, and income taxes will be withheld from your pay based on your tax liability for that imputed income. If you are an eligible new hire, coverage contribution will be deducted for the full monthly premium from your eligibility date.

Coverage Tiers	DELTA DENTAL
	2023 Monthly Contribution
Employee Only	\$2.86
Employee + Spouse	\$6.29
Employee + Child(ren)	\$5.44
Family	\$9.16