



Ipswich Public Schools
Human Resources Department
1 Lord Square, Ipswich, MA 01938
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FY26 Dental Insurance Rate Sheet

The Ipswich Public Schools offers the following dental plans to employees. The employee is responsible for paying **100%** of the dental premiums, as Ipswich Public Schools does not contribute to this benefit.

Below is a breakdown of the *employee monthly premiums* for **FY 26 (July 1, 2025-June 30, 2026)**.

TIER LEVEL	LOW OPTION	HIGH OPTION
Individual	\$46.05	\$55.39
Family	\$96.28	\$124.99

PLAN INFORMATION

Low Option	Summary of Benefits
High Option	Summary of Benefits

PLAN DIFFERENTIATION

Low Plan

- Annual maximum is \$750.00 per member per calendar year
- Does not cover surgical placement or endosteal implants and abutment, crowns, bridges, and partial and complete dentures

High Plan

- Annual maximum is \$1,000 per member per calendar year
- Pays 50% for surgical placement or endosteal implants and abutment, crowns, bridges, and partial and complete dentures

Additional information on dental plan benefits can be found here:

- [Maximum Carry Over Information](#)
- [Pre-Treatment Estimates](#)

ENROLLMENT

To join or make changes, please complete the [DENTAL ENROLLMENT FORM](#) and return to HR@ipsk12.net.