

San Francisco Health Service System Health Service Board

Rates & Benefits

Review and Approve Retiree 2023 Dental Rates and Contributions for Fully Insured Plans (Delta Dental PPO Plan, DeltaCare USA HMO Plan, UnitedHealthcare (UHC) HMO Plan)

April 14, 2022

Agenda

Retiree 2023 Dental Rates and Contributions for Fully Insured Plans

- **Rate Setting Methodology Preface**
- **Delta Dental of California (Delta Dental) 2023 Retiree PPO Plan Renewal**
- **DeltaCare USA 2023 Retiree HMO Plan Renewal (plan offered through Delta Dental of California)**
- **UnitedHealthcare (UHC) 2023 Retiree HMO Plan Renewal**
- **Recommendation for HSB Action**
- **Appendix**
 - Dental Insurance General Background
 - Retiree PPO Network Dentist Detail
 - SFHSS Retiree Dental HMO Plan Designs

Active Employee Dental Plan 2022 Rate Renewals will be presented at the May 12, 2022 Health Service Board (HSB) Meeting

Retiree Dental Plans 2023 Renewal

Recommendation Summary

It is recommended that the Health Service Board (HSB) approve the 2023 retiree dental plan rates presented in this document. The Retiree Delta Dental PPO plan recommendation includes two design enhancements for the 2023 plan year. Further information about each plan’s proposed renewal action follows.

This presentation also includes plan cost and utilization information for the Delta Dental Retiree PPO plan — by far the highest enrolled of the three retiree dental plans offered by SFHSS to retirees, as shown below:

Retiree Dental Plan	Enrolled Retirees
Retiree Delta Dental PPO	22,866
Retiree DeltaCare USA HMO	885
Retiree UHC Dental HMO	780

Retiree Dental Plans 2023 Renewal

Recommendation Summary (continued)

Specific information on each of the retiree dental plan renewal recommendations below are described in this document:

- **Delta Dental Retiree PPO:**

- Two plan design enhancements—(1) Lower Premier/Non-Contracted Dentist deductible to \$50 individual/\$100 family and (2) Increase plan-paid Premier Dentist coinsurance for Diagnostic & Preventive (D&P1) services to 100%.
- With these two design enhancements, insured plan rates increase 7.7% from 2022 to 2023 (slides 11 – 19).

- **DeltaCare USA Fully Insured Dental HMO:**

- Insured plan rates decrease 8.4% from 2022 to 2023 due to one-time reflection of September 2021 premium refund credit (slides 21 – 22).

- **UnitedHealthcare (UHC) Insured Dental HMO:**

- Insured plan rates remain same from 2022 to 2023 (slide 24).

¹ *Diagnostic & Preventive (or D&P) services include cleanings, exams, and X-rays*

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Rate Setting Methodology Preface

Rate Setting Methodology Preface

Health Plan Funding Method Comparison by SFHSS Plan

Funding Method	Self-Funded	Flex-Funded	Fully Insured
Funding Method Description	Claim dollars based on services delivered to members are paid by the Trust, along with plan administrative fees to manage the plan (process claims, provide call center for members, etc.)	Insurance approach where most claim dollars based on services delivered to members are paid by the Trust, but with fixed costs for certain health care services ("capitation") as well as plan admin fees and large claim reinsurance mechanism ("pooling") at \$1 million per participant annually	Health plan sets fixed dollar plan premiums to cover expected claim costs for health care services by members, as well as plan administrative fee costs.
Who Sets the Recommended SFHSS Plan Rates?	Aon actuary using Aon-determined cost trend assumptions and health plan-determined administrative fees (and required legislative fees)	Aon actuary using plan-determined cost trend assumptions that are validated by Aon actuary, and health plan-determined administrative/large claim pooling fees (and required legislative fees)	Plan's actuary using plan-determined cost trend assumptions which are scrutinized by Aon actuary, and health plan-determined admin fees/large claim pooling adjustments (and required legislative fees)
SFHSS Plans by Funding Method	<ul style="list-style-type: none"> • Blue Shield of California (BSC) PPO Plan • Delta Dental Active Employee PPO 	<ul style="list-style-type: none"> • BSC Access+ HMO • BSC Trio HMO • Health Net CanopyCare HMO 	<ul style="list-style-type: none"> • All Kaiser HMO plans • UHC Medicare Advantage PPO • Delta Dental Retiree PPO • DeltaCare USA Dental HMO • UHC Dental HMO • VSP Vision
HSB Rate Stabilization Policy Applies?	Yes	Yes	No

Health Plan Rate Setting Process for Next Plan Year

Determining Needed Plan Rate Changes For Next Year — Five Step Process

Completion of these five steps below produces an aggregate cost projection based on current plan enrollment for the next plan year (right now, the 2023 plan year)



Next, the Aon and plan actuaries compare these next-year cost projections to the total current-year dollars when multiplying rates times enrollment — and that leads to the needed percentage change in rates from this year to next year:

$$\frac{\text{2023 Total Projected Plan Cost}}{\text{2022 Rates x Enrollment}} = \text{Needed Rate Change Factor (2023 vs. 2022)}$$

Current (2022) Retiree Dental Plans Monthly Rates

- This presentation proposes 2023 rating recommendations for the retiree dental plans offered by San Francisco Health Service System (SFHSS). Retirees of all employers participating in SFHSS (including SFUSD and CCD retirees) are offered dental plan coverage in retirement through SFHSS.
- Each of the three dental plans that SFHSS offers to retirees are **fully insured** — meaning the dental plans set the rates for these plans.
- Retiree members pay the full premium rates as member contributions, as there are no employer contributions for SFHSS retiree dental plans. Plan Year 2022 monthly premium rates and retiree contributions are:

Monthly Premium Rates and Contributions	Delta Dental Retiree PPO			DeltaCare USA Dental HMO			UHC Dental HMO		
	RET Only	RET + 1	RET + 2+	RET Only	RET + 1	RET + 2+	RET Only	RET + 1	RET + 2+
Monthly 2022 Insured Premium Rates	\$45.73	\$90.96	\$135.75	\$32.22	\$53.17	\$78.65	\$14.38	\$23.74	\$35.11
Monthly 2022 Employer Contributions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Monthly 2022 Retiree Contributions	\$45.73	\$90.96	\$135.75	\$32.22	\$53.17	\$78.65	\$14.38	\$23.74	\$35.11

Current (2022) Retiree Dental Plans Monthly Rates

Background — 2022 Rating Actions Given Pandemic-Influenced Claim Suppression

- 2022 plan year was the first of a new two-year rating agreement with Delta Dental (for the 2022 and 2023 plan years), while UHC rates are quoted on an annual basis (no multiple year rate agreement for UHC dental HMO plans).
- Delta Dental's Retiree PPO and DeltaCare USA Retiree HMO rates increased by 4.2% from 2021 to 2022 only because 2021 rates reflected one-time rating relief coming out of COVID-19 pandemic suppression in plan utilization.
 - Delta Dental plan rates in 2022 were equivalent to what 2021 rates would have been in absence of COVID-19 pandemic suppression one-time adjustments in 2021 rates.
- UHC dental HMO rates for retirees decreased by 10% from 2021 to 2022.

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Delta Dental 2023 Retiree PPO Plan Renewal

Delta Dental 2023 Retiree PPO Plan Renewal

Key Themes to Address Based on 2021 Plan Experience Review

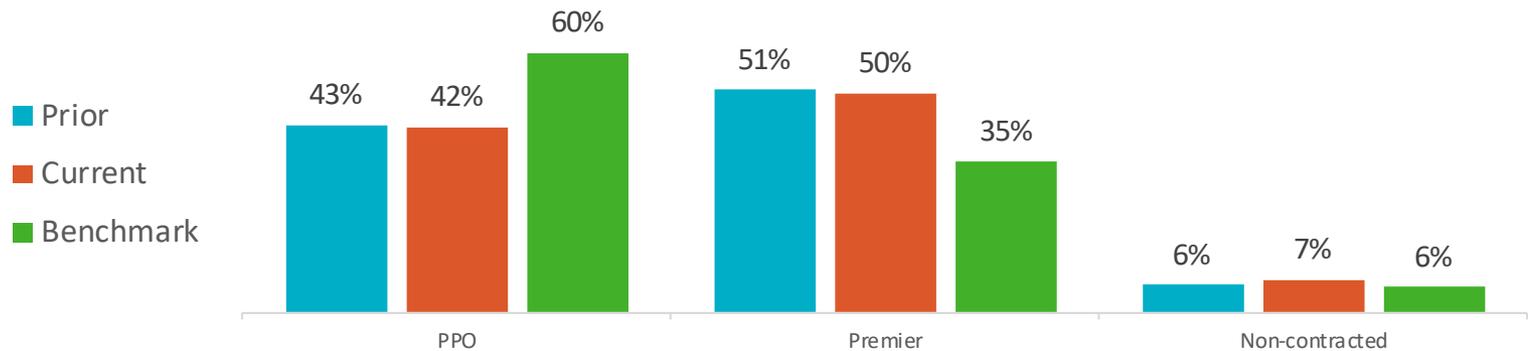
- **Starting Point** — 2023 is the second year of a two-year rating agreement — thus in absence of any plan design changes, 2023 Retiree Dental PPO rates would remain at 2022 levels.
- **Experience Observations** — though 2021 plan utilization increased from suppressed 2020 levels, utilization remains lower than pre-pandemic levels — especially concerning since this is a member-pay-all plan.
 - While a higher percentage of covered members had at least one dental cleaning in 2021 (66%) than in 2020 (59%), the 2021 statistic was less than pre-pandemic 2019 (71%).
 - The distribution of services among category of services has remained relatively constant over time — 2021 service distribution is:

Diagnostic & Preventive (D&P) Services	Basic Services	Major Services
<i>Cleanings, Exams, X-rays</i>	<i>Fillings, Oral Surgery, Root Canals</i>	<i>Crowns, Inlays, Implants, Dentures, Bridges</i>
69% of services	22% of services	9% of services

Delta Dental 2023 Retiree PPO Plan Renewal

Key Themes to Address Based on 2021 Plan Experience Review

- **Network Dentist Utilization** — overall use of Delta Dental network dentists is high (92% of approved plan procedures) — thus, Delta Dental does not assign benefits for use of out-of-network providers (e.g., members need to submit claims to be reimbursed for plan-paid portions of service costs for Non-Contracted dentists).
- For network dentists, utilization is higher in the lower-discounted Premier network vs. the higher-discounted PPO network despite plan design incentives that favor use of PPO network dentists.
- Service distribution by network dentist type (PPO, Premier, and Non-Contracted) for SFHSS retirees in 2020 (blue) and 2021 (red), compared to 2021 all-California Delta Dental PPO benchmarks (green):



NOTE: See Appendix for 2021 County-specific dentist type utilization detail

Delta Dental 2023 Retiree PPO Plan Renewal

Historical Data Points Support Today's Design Change Recommendations

- **Utilization of Cleanings Has Been a Historical Concern** — even pre-pandemic, a relatively high percentage of Retiree PPO plan members have not obtained a cleaning during a year:

2018: No Cleaning	2019: No Cleaning	2020: No Cleaning	2021: No Cleaning
28%	29%	41%	34%

- **Network Dentist Use Distribution Did Not Move to PPO With the 2020 Premier/Non-Contracted Dentist Deductible Increase** — The 2020 deductible increase in trade-off for increase in PPO dentist Major Service coinsurance was intended to increase PPO dentist use — below shows that has not played out:

Service Distribution by Network Dentist Type	2018	2019	2020	2021
PPO Dentists	41%	42%	43%	42%
Premier Dentists	54%	53%	51%	50%
Non-Contracted Dentists	5%	5%	6%	7%

Delta Dental 2023 Retiree PPO Plan Renewal

Key Themes to Address Based on 2021 Plan Experience Review

Primary Objective of Today's Recommendation — Increase Appropriate Plan Utilization for Members Utilizing Premier Network Dentists

- While there is merit in continuing to incent members through plan design to utilizing higher-discounted PPO Network dentists, research indicates some counties in the Bay Area have higher distributions of network dentists who are Premier Only (versus in the higher-discounted PPO Network) for Delta Dental than other counties (see Appendix for detail).
- With recognition that more SFHSS retiree member procedures are delivered by Premier dentists than PPO dentists, today's recommendation is structured to reduce time-of-service financial barriers that may exist today for members to seek appropriate dental care from their Premier network dentists — knowing a relatively modest premium adjustment is needed to facilitate this goal.

Delta Dental 2023 Retiree PPO Plan Renewal

Key Themes to Address Based on 2021 Plan Experience Review

Primary Objective of Today's Recommendation — Increase Appropriate Plan Utilization for Members Utilizing Premier Network Dentists

- The goal of the design change recommendations is to promote affordable dental coverage that incents members to see their dentists at least twice per year for their diagnostic and preventative services (cleanings, exams, and X-rays).
 - Claim amounts for Diagnostic and Preventive services already do NOT count towards the annual benefit maximum for the Retiree PPO plan.
 - Additional Diagnostic and Preventive services (beyond two cleanings per year) are available at no member cost for those enrolled in the SmileWay program based on having one of five major chronic conditions.

Delta Dental 2023 Retiree PPO Plan Renewal

Key Themes to Address Based on 2021 Plan Experience Review

Two Design Change Recommendations for SFHSS Retiree PPO Plan

(1) Lower the plan deductible for Premier and Non-Contracted Dentist use (for services outside of Diagnostic & Preventive — as D&P services do not apply to deductible presently) from current \$75 individual/\$150 family to \$50 individual/\$100 family for the 2023 plan year — returning the deductible to its pre-2020 level.

- Prior to 2020, the deductible was \$50 individual/\$100 family
- For the 2020 plan year, the deductible increased to its current level (\$75 individual/\$150 family) as a rate-neutral design change that allowed for PPO network dentist Major Services plan-paid coinsurance to increase from prior 50% to 60%.

(2) Bring Premier Network Dentist plan-paid coinsurance for D&P services (including cleanings, exams, and X-rays) from current 80% to 100% for the 2023 plan year — to eliminate any financial barrier for a member to receive a cleaning/exam/X-ray service from a Premier dentist, as the plan would now cover these D&P services in full when delivered by a Premier dentist.

Delta Dental Retiree PPO Plan

Current Plan Design — Including Features Recommended for Change
(Yellow-Shaded Fields)

Plan Feature	PPO Dentists	Premier Dentists	Out-of-Network
Choice of Dentist	You may choose any licensed dentist. You will receive a higher level of benefit and lower out-of-pocket costs when using a Delta Dental PPO network dentist.		
Annual Deductible	No deductible	\$75 per person; \$150 for family (excluding diagnostic and preventive care)	
Annual Plan Year Maximum	\$1,250 per person (excluding preventive cleanings and exams)		
Covered Services			
Cleanings and Exams	100% covered	80% covered	80% covered
X-rays	100% covered	80% covered	80% covered
Nitrous Oxide/Non-IV Sedation	80% covered	80% covered	80% covered
Extractions	80% covered	80% covered	80% covered
Fillings	80% covered	80% covered	80% covered
Crowns	60% covered	50% covered	50% covered
Dentures/Pontics/Bridges	60% covered	50% covered	50% covered
Endodontic/Root Canals	60% covered	50% covered	50% covered
Oral Surgery	80% covered	80% covered	80% covered
Implants	60% covered	50% covered	50% covered
Orthodontia	Not covered	Not covered	Not covered
Night Guards	80% covered (1x3yr)	80% covered (1x3yr)	80% covered (1x3yr)
NOTE:	<i>This exhibit contains plan summary information only. For a more detailed description of benefits and exclusions for each plan, please review the plan's Evidence of Coverage (EOC), available on sfhss.org.</i>		

Delta Dental Retiree PPO Plan

2023 Plan Year Financial Renewal

Rate Impact Build-Up for Two Proposed Design Changes

- Deductible change only: approximate \$5 annual rate impact for \$25 deductible improvement for those leveraging Basic/Major Services from Premier and/or Non-Contracted dentists.
- Premier D&P coinsurance change only: approximate \$38 annual rate impact for elimination of 20% member coinsurance for Premier dentist-delivered cleanings, exams, and X-rays (about \$50 to \$60 for an annual cleaning/exam/X-ray visit).

Rate Tier	January 2022 Enrollment	Monthly Rates			
		2022 Plan Year/2023: “Status Quo”	2023 Plan Year: Deductible Change Only	2023 Plan Year: D&P Coinsurance Change Only	2023 Plan Year: With Both Design Enhancements*
Retiree Only	14,073	\$45.73	\$46.12	\$48.87	\$49.26
Retiree + 1	7,930	\$90.96	\$91.73	\$97.20	\$97.97
Retiree + 2+	863	\$135.75	\$136.90	\$145.06	\$146.22
Total/Annual	22,866	\$17,784,280	\$17,935,324	\$19,004,763	\$19,155,911

* (1) Revise Premier/Non-Contracted Dentist deductible to \$50 individual/\$100 family, and
 (2) Revise Premier Dentist Diagnostic & Preventive coinsurance to 100%

Delta Dental Retiree PPO Plan

2023 Plan Year Financial Renewal

Recommendation—Adopt Both Design Changes for 2023 Plan Year

- Insured plan premium rates and retiree contributions for the “with two design enhancements” proposal would increase 7.7% from 2022 rates/contributions.
 - Most of the increase (6.9%) is for the Premier D&P coinsurance change.
 - A small portion (0.8%) is for the Premier/Non-Contracted deductible change.

Rate Tier	January 2022 Enrollment	Monthly Rates		
		2022 Plan Year	2023 Plan Year: Status Quo Plan Design	2023 Plan Year: With Two Design Enhancements*
Retiree Only	14,073	\$45.73	\$45.73	\$49.26
Retiree + 1	7,930	\$90.96	\$90.96	\$97.97
Retiree + 2+	863	\$135.75	\$135.75	\$146.22
Total/Annual	22,866	\$17,784,280	\$17,784,280	\$19,155,911

* (1) Revise Premier/Non-Contracted Dentist deductible to \$50 individual/\$100 family, and (2) revise Premier Dentist Diagnostic & Preventive coinsurance to 100%

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DeltaCare USA 2023 Retiree HMO Plan Renewal

DeltaCare USA HMO

2023 Plan Year Financial Renewal

2023 Rate Renewal — Fully Insured Retiree DeltaCare USA HMO

- Rates were scheduled to remain at 2022 levels as part of a two-year rating agreement by Delta Dental for the 2022 and 2023 plan years.
- However, to recognize the premium refund recognized by Delta Dental on the DeltaCare USA HMO for September 2021 premiums due to pandemic impacts on plan experience that continued into 2021, SFHSS has asked Delta Dental to reflect the impact of that premium refund in 2023 plan year rates for retirees enrolled in the DeltaCare USA HMO plan.
- At a result, 2023 plan year premiums will be 8.4% less than 2022 plan year premiums for retirees in the DeltaCare USA HMO plan.

DeltaCare USA HMO

2023 Plan Year Financial Renewal

Proposed 2023 Retiree DeltaCare USA HMO Rating Action by Delta Dental

		Monthly Rates	
Rate Tier	January 2022 Enrollment	2022 Plan Year	2023 Plan Year
Retiree Only	651	\$32.22	\$29.52
Retiree + 1	220	\$53.17	\$48.71
Retiree + 2+	14	\$78.65	\$72.05
Total/Annual	885	\$405,285	\$371,309

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UHC 2023 Retiree HMO Plan Renewal

UnitedHealthcare (UHC) Dental HMO

UHC Financial Renewal

- After two consecutive years of rate decreases for the Retiree UHC Dental HMO plan (3% for 2021 plan year, 10% for 2022 plan year), the 2023 plan year rating action proposed by UHC is no change to 2022 rates.
- UHC does not provide multi-year rate quotations for their Dental HMO plan.

Rate Tier	January 2022 Enrollment	Monthly Rates	
		2022 Plan Year	2023 Plan Year
Retiree Only	545	\$14.38	\$14.38
Retiree + 1	213	\$23.74	\$23.74
Retiree + 2+	22	\$35.11	\$35.11
Total/Annual	780	\$163,994	\$163,994

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Recommendation for HSB Action

Recommendation for HSB Action

It is recommended that the HSB approve the following 2023 Plan Year Retiree Dental Plan Rate Actions based on specific information provided earlier in this document. The Retiree Delta Dental PPO rate proposal includes two design enhancements — (1) revised Premier/Non-Contracted Dentist deductible to \$50 individual/\$100 family and (2) revised Premier Dentist Diagnostic & Preventive coinsurance to 100%.

Retiree Dental Plan	Plan Year	Monthly Retiree Dental Premiums		
		RET Only	RET + 1	RET + 2+
Delta Dental PPO	PY 2022	\$45.73	\$90.96	\$135.75
	PY 2023 (w/design adj.)	\$49.26	\$97.97	\$146.22
	\$ Difference	\$3.53	\$7.01	\$10.47
	% Difference	7.7%	7.7%	7.7%
DeltaCare USA DHMO	PY 2022	\$32.22	\$53.17	\$78.65
	PY 2023	\$29.52	\$48.71	\$72.05
	\$ Difference	(\$2.70)	(\$4.46)	(\$6.60)
	% Difference	(8.4%)	(8.4%)	(8.4%)
UHC Dental HMO	PY 2022	\$14.38	\$23.74	\$35.11
	PY 2023	\$14.38	\$23.74	\$35.11
	\$ Difference	No change	No change	No change
	% Difference	0.0%	0.0%	0.0%

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Appendix

- Dental Insurance General Background
- Retiree PPO Network Dentist Detail
- SFHSS Retiree Dental HMO Plan Designs

Dental Insurance General Background

Dental insurance plans exist to provide financial protection towards cost of more intensive dental procedures, as well as to encourage recommended levels of preventive care by the American Dental Association. Common features include:

- Highest levels of coverage for diagnostic and preventive services — including two cleanings/exams per year — to promote maximum dental health.
- Half (50%) to as much as 80% of costs covered for basic restorative and major restorative services — the financial protection element of dental insurance, with remaining costs to be paid by plan members from what is not paid by the plan (e.g., coinsurance).
- An aggregate annual plan maximum for expenses to be paid by the plan — to help assure rate stability across the entire covered population for the dental insurance plan.

Dental Insurance General Background

While there are no employer contributions for SFHSS retiree dental plans, there are advantages for retirees buying their dental plans through SFHSS:

- Historically stable rating over the course of time as these plans are offered via a group insurance mechanism, rather than through individual rating and underwriting.
 - This includes SFHSS and Aon scrutiny of plan premiums underwritten by Delta Dental and UHC.
- SFHSS Member Services support for resolution of individual issues that could arise related to an enrolled SFHSS dental plan.
- Centralized billing and payment for retiree dental plan coverage through SFHSS.
- Enforcement of performance guarantees that SFHSS demands of Delta Dental and UHC to ensure optimal service with minimized dental network disruption is achieved for SFHSS retiree plan members.

Dental Insurance General Background

Retirees have the option of selecting a dental plan that may be available in the individual dental plan marketplace within the geography of a given retiree.

- Individual dental plans are available through public websites such as ehealthinsurance.com as well as through retiree advocacy groups such as AARP.
- Generally speaking, individual insurance market dental plans have higher rates than the group insurance Retiree PPO plan offered through SFHSS, with provisions not present with the SFHSS Retiree PPO plan including:
 - Smoker/non-smoker rate distinctions;
 - Higher levels of member-paid coinsurance in the initial years of coverage;
 - Higher levels of member-paid coinsurance for basic and major restorative services in years when a member does not have preventive care services; and
 - Waiting periods of up to 12 months from initial plan enrollment for basic and major restorative services.
- Rates for individual market dental insurance plans can also vary by geography.

Most retirees will find that buying dental coverage through SFHSS results in a higher level of coverage at a lower premium with no design restrictions upon initial purchase of the plan.

Dental Insurance General Background

Three key elements drive the premium rates that Delta Dental and UHC set for the fully insured retiree dental plans:

- (1) Premiums must be adequate to cover the claim costs incurred by retirees in these plans, along with provision for administrative and other plan management costs.
- (2) Plan designs are set for the retiree dental plans to strike a balance between reasonable benefit coverage for retirees at time of service, and reasonable premiums to be paid by retirees for the plans — this is why benefit coverage levels in the retiree dental PPO are lower than benefit coverage levels in the active employee dental PPO.
- (3) The two-tiered dental network approach in the retiree PPO plan provides retirees the ability to select a network dentist that optimizes their needs — with PPO network dentist use allowing for the lowest out-of-pocket cost at time of service, and Premier network dentist use allowing for a lower out-of-pocket cost at time of service (with no balance billing) versus use of non-network dentists. Retiree PPO rates reflect the existing service utilization by members across the three network dentist distinctions.

Delta Dental contracts with more dentists in Northern California for its PPO product than any other PPO dental plan provider — some Delta Dental network dentists accept the highest service price discount levels offered by Delta Dental (PPO dentists), while some accept lower service price discount levels (Premier dentists).

Delta Dental Retiree PPO Plan

2021 Member Dentist Utilization by Type of Network Dentist

Delta Dental Dentist Network Utilization — Three Benefit Levels

- Retiree service utilization across the three dentist network categories (PPO dentists, Premier dentists, and non-contracted dentists) varies by county (top 21 counties by retiree procedure counts listed):

County	State of County	2021 Procedure Count	Distribution of Procedures		
			PPO Dentists	Premier Dentists	Non-Contracted Dentists
San Francisco	CA	68,204	31%	60%	9%
San Mateo	CA	36,526	40%	54%	6%
Contra Costa	CA	16,981	49%	46%	5%
Alameda	CA	14,948	42%	51%	7%
Marin	CA	9,675	28%	62%	10%
Sonoma	CA	7,465	34%	56%	10%
Solano	CA	5,952	59%	40%	1%
Sacramento	CA	4,200	68%	30%	2%
Santa Clara	CA	3,508	32%	54%	14%
Placer	CA	1,886	77%	22%	1%
Riverside	CA	1,530	81%	10%	9%
San Joaquin	CA	1,397	57%	42%	1%
Los Angeles	CA	1,050	57%	30%	13%
Tuolumne	CA	963	30%	62%	8%
Napa	CA	926	23%	68%	9%
San Diego	CA	857	74%	19%	7%
Stanislaus	CA	814	80%	19%	1%
Orange	CA	652	75%	19%	6%
El Dorado	CA	573	57%	35%	8%
Nevada	CA	555	37%	49%	14%
Monterey	CA	348	49%	41%	10%

Delta Dental Retiree PPO Plan

Finding a Network Dentist

Delta Dental Dentist Network Utilization — Three Benefit Levels

- Members are encouraged to consider seeking Delta Dental PPO dentists for services
- Member coinsurance requirements will be less for many services when using a PPO dentist
- Overall service costs are generally less for PPO dentists given higher discounts for PPO network dentists versus Premier network dentists

SFHSS members can search for PPO network dentists (and Premier network dentists) at this weblink:

<https://www1.deltadentalins.com/group-sites/ccsf/find-a-dentist.html>

Weblink for SFHSS member Delta Dental group site:

<https://www1.deltadentalins.com/group-sites/ccsf.html>

SFHSS Retiree Dental HMO Plan Designs

Retiree DeltaCare USA and UHC Dental HMO Plan Design Elements

Plan Feature		DeltaCare USA	UHC Dental HMO
Choice of Dentist		DeltaCare USA DHMO network only	UHC DHMO network only
Annual Deductible		No deductible	No deductible
Annual Plan Year Maximum		None	None
Covered Services			
Cleanings and Exams		100% covered	100% covered
X-rays		100% covered	100% covered
Extractions		100% covered	\$5 to \$25 copay (varies by service)
Fillings		100% covered	\$5 to \$25 copay (varies by service)
Crowns		\$0 to \$250 copay (varies by service)	100% covered
Dentures/Pontics/Bridges		100% covered	\$90 to \$100 copay (varies by service)
Endodontic/Root Canals		100% covered	\$15 to \$60 copay (varies by service)
Oral Surgery		100% covered	\$0 to \$30 copay (varies by service)
Implants		Not covered	Covered (see copay schedule)
Orthodontia	Retiree Pays:	\$1,600 per child/\$1,800 per adult \$350 start-up fee; limitations apply	\$2,000 per child/\$2,000 per adult \$350 start-up fee; limitations apply
Night Guards		\$100 copay	100% covered
NOTE: This exhibit contains plan summary information only. For a more detailed description of benefits and exclusions for each plan, please review the plan's Evidence of Coverage (EOC), available on sfhss.org			