

Stay smiling

SFHSS Active Employee Plan and Retiree Plan comparison

Active employees, save with in-network PPO and Premier dentists

Active employees, you can choose from two networks of dentists to save.¹ You'll save the most with Delta Dental PPO dentists. If you can't find a Delta Dental PPO dentist, consider a dentist in the Delta Dental Premier® network. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.² You can visit out-of-network dentists, but your costs may be higher.

Retirees, save with in-network PPO dentists

Retirees, you'll save money by visiting a Delta Dental PPO dentist. Delta Dental Premier dentists are not covered by your plan.

Visit deltadentalins.com/ccsf to find your dentist. Prefer to have an ID card? Simply log in to your account to view or print your card.

Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at deltadentalins.com/ccsf.

Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim — we'll handle the rest.

Understand transition of care

Generally, your plan only covers multi-stage procedures if treatment began after your plan's effective date of 1/1/2022.³ This means that multi-stage procedures that you began under another plan may not be covered.

¹ You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

² You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

³ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

Benefit Highlights: Delta Dental PPO™

For: San Francisco Health Service System

	ACTIVE Group number: 09502	RETIREES Group number: 01673
Eligibility	Primary enrollee, spouse (or domestic partner) and eligible dependent children to the end of the month that dependent turns age 26	
Deductibles	No deductibles	Delta Dental PPO dentists: None Non-Delta Dental PPO dentists: \$75 per person, \$150 per family Deductibles waived for diagnostic & preventive (D&P) services
Maximum Each calendar year	\$2,500 per person	\$1,250 per person D&P doesn't count toward maximum
Waiting periods	None	

Benefits and covered services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**	Delta Dental PPO dentists**	Delta Dental Premier and Non-Delta Dental dentists**
Diagnostic & preventive services (D&P) Exams, cleanings and x-rays	100%	100%	80%	100%	80%
Basic services Fillings, posterior composites and sealants, periodontics (gum treatment), oral surgery	90%	80%	60%	80%	80%
Endodontics (root canals)	90%	80%	60%	60%	50%
Major services Crowns, inlays, onlays and cast restorations	90%	80%	50%	60%	50%
Prosthodontics Bridges, dentures and implants	50%	50%	50%	60%	50%
Night guards Limited to one within a 3-year period	80%	80%	80%	80%	80%
Nitrous oxide & non-IV sedation	90%	80%	60%	80%	80%
Orthodontics Adults and dependent children	50%	50%	50%	Not covered	Not covered
Lifetime orthodontic maximums	\$2,500	\$2,000	\$1,500	N/A	N/A

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

** Reimbursements based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

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Customer Service
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This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.