



Dental Plan Options

Dental Plan Benefits

SFHSS offers three dental plan options for our members to choose from. Two are Dental Health Maintenance Organization (DHMO) plans and they are administered by Delta Dental and UnitedHealthcare. We offer one Dental Preferred Provider Organization (DPPO) plan administered by Delta Dental.

DHMO Dental Plans

Similar to medical HMOs, Dental Health Maintenance Organization (DHMO) plans require you to receive all of your dental care from their network of participating dental providers. These networks are smaller than dental PPO networks.

Before you elect a DHMO plan, make sure the plan's network includes your preferred dentist, and confirm that the dentist is accepting new patients.

Under DHMO plans, services are covered either at no cost or with a fixed co-pay. Out-of-pocket costs for these plans are generally lower than PPO plans.

SFHSS offers the following DHMO dental plans:

- **DeltaCare® USA DHMO**
- **UnitedHealthcare Dental DHMO**

PPO Dental Plans

A PPO dental plan allows you the flexibility to visit any in-network or out-of-network dentist. The plan covers a higher percentage of the costs for covered services when you go to an in-network PPO dentist. Out-of-network providers may bill you for the difference between your co-insurance and Delta Dental's reimbursement, which is based on a coverage limit for the service.

SFHSS offers the following dental PPO plan:

Delta Dental PPO Plus Premier™

Delta Dental PPO Plus Premier has two different networks. Ask your dentist if they participate in the Delta Dental PPO or Premier network. You will pay a higher co-insurance when you visit a Premier provider versus a PPO provider. When you use Delta Dental's network dentists, you are only responsible for the deductible and co-insurance, within applicable benefit maximums. Delta Dental's network dentists are not allowed to charge you more for covered services beyond the negotiated rates.

You may also visit an out-of-network dentist. Out-of-network providers may bill you for the difference between your co-insurance and Delta Dental's reimbursement, which is based on a coverage limit for the service. This is known as balance billing.



If you want to know what you are responsible for paying, please ask your dentist for a pre-treatment estimate before receiving covered services.

2027 Dental Premiums: All Retirees and Survivors

2027 MONTHLY DENTAL PREMIUMS	DELTA DENTAL PPO		DELTACARE USA DHMO		UNITEDHEALTHCARE DENTAL DHMO	
	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays
Retiree Only	\$53.96	\$0.00	\$32.22	\$0.00	\$14.38	\$0.00
Retiree +1 Dependent	\$107.29	\$0.00	\$53.17	\$0.00	\$23.74	\$0.00
Retiree +2 or More Dependents	\$160.11	\$0.00	\$78.65	\$0.00	\$35.11	\$0.00