

Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC)

Part I: GENERAL INFORMATION

Plan Name: San Francisco Health Service System

Type of Product Line: DPPO

Effective Date: Beginning on or after 01/01/27

Name of Product: Delta Dental PPO Plus Premier

Plan Phone #: 888-335-8227

Plan Website: deltadentalins.com/ccsf

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND WHAT YOU WILL PAY FOR COVERED SERVICES. THIS IS A SUMMARY ONLY AND DOES NOT INCLUDE THE PREMIUM COSTS OF THIS DENTAL BENEFITS PACKAGE. PLEASE CONSULT YOUR EVIDENCE OF COVERAGE AND DENTAL CONTRACT FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS. FOR MORE INFORMATION ABOUT YOUR COVERAGE, VISIT THE PLAN WEBSITE DELTADENTALINS.COM/CCSF OR CALL 888-335-8227.

THIS MATRIX IS NOT A GUARANTEE OF EXPENSES OR PAYMENT.

Part II: DEDUCTIBLES

Deductible	In-Network	Out-of-Network
Dental	PPO - None Premier - Individual = \$50 Family = \$100	Individual = \$50 Family = \$100
Orthodontia	Not Covered	Not Covered

- **The deductible applies to all services except Diagnostic & Preventive services for Premier dentists, and for Out-of-Network dentists.**
- A **deductible** is the amount you are required to pay for covered dental services each plan year before the plan begins to pay for the cost of covered dental treatment.
- **In-network services** are dental care services provided by dentists or other licensed dental care providers that contract with your plan to provide dental services.
- **Out-of-network services** are dental care services provided by dentists or other licensed dental care providers that are not contracted with your plan.

Part III: MAXIMUMS PLAN WILL PAY

Maximums	In-Network	Out-of-Network
Annual Maximum	PPO - \$1250 Premier - \$1250	\$1250
Lifetime or Annual Maximum for Orthodontia	Not Covered	Not Covered

- **Annual maximum** is the maximum dollar amount your plan will pay toward the cost of dental care within a specific period of time, usually a consecutive 12-month or calendar year period. Not all services accrue to the annual maximum.
- **Lifetime maximum** means the maximum dollar amount your plan providing dental benefits will pay for the life of the enrollee. Lifetime maximums usually apply to specific services, such as orthodontic treatment.

Part IV: WAITING PERIODS

Waiting Periods: A waiting period is the amount of time that must pass before you are eligible to receive benefits or services for all or certain dental treatments. **Your dental benefit package does not contain waiting periods.**

Part V: WHAT YOU WILL PAY

All copayments and coinsurance costs shown in this chart apply after your deductible has been met, if a deductible applies. The Common Dental Procedures fit into one of the following applicable categories: Preventive & Diagnostic, Basic or Major. The Benefit Limitations and Exclusions column includes common limitations and exclusions only. For a full list, see the full disclosure document referenced in the Benefit Limitations and Exclusions column.

Common Dental Procedures	Category	In-Network	Out-of-Network	Benefit Limitations and Exclusions
<i>Oral Exam</i>	Preventive and Diagnostic	PPO - 0% Premier - 0%	20%	• Limited to two within a calendar year.
<i>Bitewing X-ray</i>	Preventive and Diagnostic	PPO - 0% Premier - 0%	20%	• Limited to two within a calendar year for children up to age 18; one within a calendar year age 18 and over.

Common Dental Procedures	Category	In-Network	Out-of-Network	Benefit Limitations and Exclusions
<i>Cleaning</i>	Preventive and Diagnostic	PPO - 0% Premier - 0%	20%	Limited to two prophylaxis within a calendar year.
<i>Filling</i>	Basic	PPO - 20% Premier - 20%	20%	Limited to once per surface, per tooth within a twenty-four (24) month period.
<i>Extraction, Erupted Tooth or Exposed Root</i>	Basic	PPO - 20% Premier - 20%	20%	Limited to once per tooth per lifetime.
<i>Root Canal</i>	Major	PPO - 40% Premier - 50%	50%	Limited to once per tooth within a twelve (12) month period.
<i>Scaling and Root Planing</i>	Basic	PPO - 20% Premier - 20%	20%	Scaling and root planing in the same quadrant are limited to once within a twenty-four (24) month period.
<i>Ceramic Crown</i>	Major	PPO - 40% Premier - 50%	50%	Limited to one within a sixty (60) month period.
<i>Removable Partial Denture</i>	Major	PPO - 40% Premier - 50%	50%	Limited to one within a sixty (60) month period.
<i>Extraction, Erupted Tooth with Bone Removal</i>	Major	PPO - 20% Premier - 20%	20%	Limited to once per tooth per lifetime.
<i>Orthodontia</i>	Orthodontia	Not Covered	Not Covered	

Part VI: COVERAGE EXAMPLES

THESE EXAMPLES DO NOT REPRESENT A COST ESTIMATOR OR GUARANTEE OF PAYMENT. The examples provided represent commonly used services in the categories of Diagnostic and Preventive, Basic and Major Services for illustrative purposes and to compare this product to other dental products you may be considering. Your actual costs will likely be different from those shown in the chart below depending on the actual care you receive, the prices your providers charge and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and the summary of excluded services under the plan.

Dana Has a Dental Appointment with a New Dentist	Sam Needs a Tooth Filled	Maria Needs a Crown
New patient exam, x-rays (Full-mouth x-ray) and cleaning	Resin-based composite – one surface, posterior	Crown – porcelain/ceramic substrate

Dana's Visit	Dana's Cost	Sam's Visit	Sam's Cost	Maria's Visit	Maria's Cost
Total Cost of Care	In-network: \$400 Out-of-network: \$550	Total Cost of Care	In-network: \$150 Out-of-network: \$200	Total Cost of Care	In-network: \$1,300 Out-of-network: \$1,750
Deductible	In-network: PPO - \$0 Premier - \$0 Out-of-network: \$0	Deductible	In-network: PPO - \$0 Premier - \$50 Out-of-network: \$50	Deductible	In-network: PPO - \$0 Premier - \$50 Out-of-network: \$50
Annual Maximum (Plan Will Pay)	In-network: PPO - \$1250 Premier - \$1250 Out-of-network: \$1250	Annual Maximum (Plan Will Pay)	In-network: PPO - \$1250 Premier - \$1250 Out-of-network: \$1250	Annual Maximum (Plan Will Pay)	In-network: PPO - \$1250 Premier - \$1250 Out-of-network: \$1250

Dana's Visit	Dana's Cost	Sam's Visit	Sam's Cost	Maria's Visit	Maria's Cost
Patient Cost (copayment or coinsurance)	In-network: PPO - 0% Premier - 0% Out-of-network: 20%	Patient Cost (copayment or coinsurance)	In-network: PPO - 20% Premier - 20% Out-of-network: 20%	Patient Cost (copayment or coinsurance)	In-network: PPO - 40% Premier - 50% Out-of-network: 50%
In this example, Dana would pay (includes copays/coinsurance and deductible, if applicable):	In-network: PPO - \$0 Premier - \$0 Out-of-network: \$110	In this example, Sam would pay (includes copays/coinsurance and deductible, if applicable):	In-network: PPO - \$30 Premier - \$70 Out-of-network: \$80	In this example, Maria would pay (includes copays/coinsurance and deductible, if applicable):	In-network: PPO - \$520 Premier - \$675 Out-of-network: \$900
Summary of what is not covered or subject to a limitation:	Exam: Oral exams are limited to two within a calendar year. Full Mouth: Limited to one full mouth series of intraoral films within a five-year period. Cleanings: Limited to two within a calendar year.	Summary of what is not covered or subject to a limitation:	Limited to once per surface, per tooth within a twenty-four (24) month period.	Summary of what is not covered or subject to a limitation:	Limited to once per tooth within a sixty (60) month period.

