Covered in full

You are required to use the primary care physician you select from a list of providers.

You are required to use Kaiser Permanente physicians and facilities. A higher premium will apply if you enroll in the plan when eligible for Medicare.

You are required to use the primary care physician you select from a list of providers.

Different premiums will apply if you enroll four or more people.

If you need care (other than emergency services) that is not coordinated by your dental office, you are required to pay the full cost for the services you receive. The cost of your out-of-pocket expense in a dental plan is based on a schedule of patient charges. There are no charges for many diagnostic and preventive services, and most types of service require you to pay a copayment.

To enroll in a dental plan listed below and establish payment deductions to cover the cost of plan premiums, complete and submit the SDCERA Health Insurance Plan development form on the Health page of www.sdcera.org.

To view the schedule of patient charges available 2018 DENTAL PLANS, visit www.sdcera.org.

If you go out of network, visit a Delta Dental Premier dentist for lower costs.

Coverage is for a semi-private room.

No maximum

No maximum

Full coverage for orthodontia services.

Full coverage for orthodontia services.

Dental PPO plans give you the flexibility to have all covered services provided by the dentist of your choice; however, you pay less if you select a dentist within the network the plan has contracted with to provide services, because network dentists charge patient-centered discount rates for services. If you choose to see an out-of-network dentist, the reimbursement amount is based on the network’s regional schedule of benefits for a geographic area. If your dentist charges more than a network allowance, you are responsible for paying the difference.

The following descriptions are generalizations and may not apply to your specific plan. For exact terms and conditions of coverage, refer to the summary chart and the plan documents, for retired Members and dependents, refer to each plan's coverage documents.

To continue your care with a plan from this year, you must select and activate a new plan during open enrollment. You may change plans once during the year if you are eligible, and select a new plan for the plan year. You will lose your current plan if you select a new plan.

If you are not eligible to select a plan, you may be enrolled in a plan automatically.

To establish coverage, you must maintain and pay your premiums. There are no changes for many diagnostic and preventive services, and most types of service require you to pay a copayment.

To continue coverage, you must maintain and pay your premiums. There are no changes for many diagnostic and preventive services, and most types of service require you to pay a copayment.

To continue your care with a plan from this year, you must select and activate a new plan during open enrollment. You may change plans once during the year if you are eligible, and select a new plan for the plan year. You will lose your current plan if you select a new plan.

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To continue coverage, you must maintain and pay your premiums. There are no changes for many diagnostic and preventive services, and most types of service require you to pay a copayment.
non-Medicare plans

generally for those under age 65

These plans are not available to citizens of the U.S. or its territories.

IMPORTANT NOTES

SDCERA-sponsored medical plans do not have overall annual or lifetime limits. Service areas vary by plan. Please check the plan documents for exact terms and conditions of coverage. If there is a discrepancy between these summary charts and the plan documents, the plan documents will govern.

You are required to use the primary care physician you select from a list of providers. Discounts available. Covered in full

Maximum premium per person

Dental plans

to enroll in a dental plan listed below and establish payment deductions to cover the cost of plan premiums, complete and submit the SDCERA Health Insurance Plan enrollment form on the Health page of www.sdcera.com.