

San Diego County Office of Education Dental Insurance Plans Comparison - 1/1/2026 - 12/31/2026

Understanding your dental insurance coverage is essential for making informed decisions about your oral health care. Regular preventative care is crucial for maintaining good oral health and preventing more serious dental issues.

San Diego County Office of Education

Disclaimer: These benefits reflect high-level benefit categories. Please refer to plan documents for details.

	UHC PPO CORE PLAN		DELTA PPO \$2,500 PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic Services				
Periodic Oral Evaluation, Radiographs (x-rays), Labs and Other Diagnostic Tests	100%	100%	70 - 100%	70 - 100%
Preventive Services				
Cleanings	2 cleanings 100%	2 cleanings 100%	4 cleanings 70 - 100%	4 cleanings 70 - 100%
Basic Services				
Fillings, posterior composites, sealants	90%	90%	70 - 100%	70 - 100%
Periodontics (gum treatments)	90%	90%	70 - 100%	70 - 100%
Endodontics (root canals)	90%	90%	70 - 100%	70 - 100%
Major Services				
Inlays, Onlays, Crowns	60%	60%	70 - 100%	70 - 100%
Prosthodontics (bridges, dentures, implants)	60%	60%	50%	50%
Orthodontic Services / Orthodontics				
Orthodontia	50%	50%	Not covered	
Orthodontia Eligibility	Adult & Child		Not covered	
Lifetime Orthodontia Maximum	\$2,500	\$2,500	N/A	
Consumer MaxMultiplier (CMM) Annual Roll-over	Yes		N/A	
Deductible (Individual/Family)	\$25 / \$75	\$25 / \$75	None	None
Deductible applies to Prev. & Diag.	Yes	Yes	Yes	Yes
Annual Maximum	\$2,500	\$2,500	\$2,500	\$2,500

Copays: In-Network Dental Provider	UHC PPO CORE PLAN		DELTA PPO \$2,500 PLAN	
	Member Pays	Dental Insurance Pays	Member Pays	Dental Insurance Pays
Preventative Service	0%	100%	0 - 30%	70 - 100%
Basic Services	10%	90%	0 - 30%	70 - 100%
Major Services	40%	60%	0 - 50%	50 - 100%