Delaware County District Library

Effective: October 1, 2025

		SDC Plan # 1688 Plan Pays	
		In-Network	Non-Network
Benefits	Benefit Period Deductible (applies to Basic and Major services)	$50/$150	$50/$150
	Benefit Period Maximum (per member)	$1,000	$1,000
	Reimbursement Basis	Network Allowable	90th Percentile
	Preventive Services		
	Oral Exams (two per benefit period)	100%	100%
	Prophylaxis (cleaning — two per benefit period)	100%	100%
	Topical Application of Fluoride (once per benefit period for children under age 15)	100%	100%
	Sealants (once every three years per tooth for children under age 15)	100%	100%
	Space Maintainers (once every five years for children under age 19)	100%	100%
	Bitewing X-rays (four per benefit period)	100%	100%
	Full Mouth X-rays or Panoramic Survey (once in five years)	100%	100%
	Periapical X-ray (three per benefit period)	100%	100%
	Minor Emergency Treatment (temporary relief of pain, bleeding or swelling)	100%	100%
	Basic Services		
	Specialty Evaluation (one per benefit period)	80% after deductible	80% after deductible
	Composite or Amalgam Fillings (once per three years per surface)	80% after deductible	80% after deductible
	Minor Restorative Services (once per three years per surface)	80% after deductible	80% after deductible
	Repairs (once in two years)	80% after deductible	80% after deductible
	Extractions	80% after deductible	80% after deductible
	Oral Surgery	80% after deductible	80% after deductible
	General Anesthesia or IV Sedation	80% after deductible	80% after deductible
	Major Services		
	Endodontics/Pulp Services	50% after deductible	50% after deductible
	Periodontal Services	50% after deductible	50% after deductible
	Crowns and Onlays (once every five years)	50% after deductible	50% after deductible
	Bridges (pontics and retainer units — one every five years)	50% after deductible	50% after deductible
	Partial and Complete Dentures (one every five years)	50% after deductible	50% after deductible
	Relines (once in three years)	50% after deductible	50% after deductible

Out-of-network reimbursement based on usual, customary and reasonable charges.

Any out-of-network service may be subject to a "balance bill" for any amount that the dentist's charge exceeds the allowable amount for an eligible service.

To review the complete list of covered services, limitations and exclusions, refer to SDC's Evidence of Coverage and the Schedule of Benefits associated with the plan number above.

Benefits listed as of 8/15/25.

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Frequently Asked Questions

Can I choose any dentist?

Yes. Your dental plan lets you choose any licensed dentist for services, but you may pay more for a service if you visit a dentist or specialist who does not participate in the SDC network. By staying in the network, you can pay less out of pocket for your dental care and avoid unexpected out-of-network balance billing, which is when an out-of-network dental provider bills for the difference between their fee for a service and our reimbursement amount.

What is an in-network dentist?

An in-network or participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members.

How do I find an in-network dentist?

SDC offers one of the largest dental networks in the United States. Find a participating dentist or specialist near you with our Find-A-Dentist search tool at SuperiorDental.com.

If my dental office does not recognize the Superior Dental Care name, how can network participation be confirmed?

If a dental office is not familiar with SDC, confirm network participation by referencing "Maximum Care", the name of SDC's national dental network. The Maximum Care logo can be found on the back of your ID card in the claims submission section.

If my dentist is not a participating network provider, how can they join the network?

If your dentist or specialist does not currently participate in SDC's network, you can refer them to us for network recruiting by completing our Dentist Referral Form at SuperiorDental.com/find-a-dentist or calling 1-800-801-4915. You are also encouraged to ask your dentist to consider joining SDC's network.

Is there a waiting period before I can get dental services once I'm enrolled?

No. There are no waiting periods once you enroll in an SDC dental plan. You can use these services as soon as your coverage begins.

What tools and resources are available to me?

SDC makes it easy to manage your dental plan. Our online member portal, Superior Direct Connect, and our SDC mobile app offer convenient access to your ID card, summary of benefits, claim status, Explanation of Benefits (EOBs) and more. We also offer an Interactive Voice Response (IVR) telephone system available 24/7. Simply call 1-800-801-4915 to verify enrollment, check claim status or order new ID cards, or choose to speak to an SDC Member Services representative during business hours (Monday–Friday, 7:30am–5:00pm EST).

Can I find out what my out-of-pocket expenses will be before receiving a service?

Yes. A pre-determination of benefits will tell you what your out-of-pocket expenses are going to be and what your plan will cover for a specific treatment based on information provided by your dentist. You can ask your dentist to request a pre-determination from SDC for any treatment or service before it is performed. A pre-determination is necessary when a proposed treatment plan exceeds $400 or includes periodontal treatment. Once your dentist submits a pre-determination form, it will be reviewed by our dental consultants (who are licensed dentists), estimated benefits will be determined, and a document with this information will be mailed to both you and your dentist. Please note that this benefit verification does not guarantee payment. The amount payable is subject to all the contract limitations effective at the time the services are rendered.

Important Details

This information provides an overview of dental benefits. Once a group policy is issued to your employer, Evidence of Coverage and Schedule of Benefits documents will be available to explain your coverage in detail. All dental plans include certain limitations and exclusions.

Benefits will be determined based on the administrative policies and procedures of SDC in accordance with the Schedule of Benefits.

This document is only a partial listing of benefits. This is not a contract of insurance. To review the complete list of covered services, limitations and exclusions, refer to SDC's Evidence of Coverage and the Schedule of Benefits associated with your plan number.

Superior Dental Care®
A Medical Mutual® Company

Accessing SDC's National Network

Maximize your benefits and save more on your dental care by staying in network. With more than half a million access points across the United States, you can find participating dentists and specialists no matter where you live, work or travel.

Find-A-Dentist Tool

Our convenient network search tool makes it easy to find dental providers near you who participate in SDC's network. Get started at **SuperiorDental.com/find-a-dentist**.

Dentist Referral Form

If your dentist or specialist does not currently participate in SDC's network, complete the **dentist referral form** from the **Find-A-Dentist** page on our website. We'll conduct network recruiting on your behalf to invite your dentist to join our network. You may also encourage your dentist to participate with SDC.

National Network Name

MAXIMUM CARE

Participating dentists and specialists located outside of Ohio, Kentucky and Indiana may not recognize the SDC network name. If a dental office is not familiar with Superior Dental Care (SDC), confirm network participation by referencing "**Maximum Care**", the name of SDC's national dental network. The Maximum Care logo can be found on the back of your ID card in the claims submission section. If you or your dental office has any questions, please contact us at **1-800-801-4915**.

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Value-added Benefits

SDC's dental offers superior value, but the benefits don't stop there! All SDC plans include the following value-added benefits at no extra cost with easy access for members at **SuperiorDental.com/member-support.**

Free Second Opinions
Members have the option to get a no-cost second opinion for covered extensive dental treatment plans that include numerous or costly services.

Discount on Cosmetic Dental Services
SDC's SmileRider program provides a 15% discount on cosmetic or other non-covered dental services from a participating subset of SDC's network.

Savings on Vision Services
SDC's EyeMed Vision Discount Plan offers savings on eye exams, frames, lenses and contact lenses from participating providers, and up to 15% savings off the retail price of Lasik and PRK procedures at all U.S. Laser Network Centers.

Savings on Prescriptions
SDC's prescription discount card provides up to 20% off the regular retail price of many prescription drugs at participating pharmacies.

Hearing Aid Discount Program
Members have access to a comprehensive hearing aid program through TruHearing®, which includes savings of 30-60% off average retail prices of the latest brand-name hearing aids.

ID Theft Resolution Program
This program from ID Resolution® provides services to help members recover from financial, criminal and medical identity theft.