



California Summary of Dental Benefits and Coverage (SDBC)

In 2018, the California Legislature passed SB 1008, which requires that fully insured dental health plans written in California provide a Summary of Dental Benefits and Coverage (SDBC) to either groups or individuals enrolling for coverage. The requirement is effective January 1, 2022.

The SDBC is similar in look and purpose to the Summary of Benefits and Coverage that was included in the Affordable Care Act for medical plans. The goal is to make it easier for consumers to understand and compare dental plans.

Dental carriers are required to provide the SDBC to groups upon completion of the health care service contract. Employers must then distribute either an electronic or paper copy of the SDBC to their plan participants. Carriers must send the SDBC to individual plan participants.

The SDBC should be distributed during open enrollment for ongoing employees or during initial enrollment for newly eligible employees for plan years beginning on or after January 1, 2022.

The SDBC includes a description of both in-network and out-of-network benefits. Included is information on the plan deductible, annual maximum benefit, waiting periods and how the plan will pay for preventive, diagnostic, basic and major services. All SDBC's must include a description of how the plan would pay for three different coverage examples. The examples include:

1. Dana Has a Dental Appointment with a New Dentist
2. Sam Needs a Tooth Filled
3. Maria Needs a Crown

The SDBC requirement applies to fully insured dental plans written in the State of California. It does not apply to self-funded dental plans or plans written in other states that may cover California workers.