

CITY OF HENDERSON
SIERRA HEALTHCARE OPTIONS (SHO) DENTAL PPO
Effective 01/01/2026

	Plan Dentist	Out of Plan Dentist*
Calendar Year Deductible Individual Family	\$50 \$150	
Calendar Year Benefit Individual Orthodontia Lifetime	\$2500.00 annual maximum benefit \$2500.00 lifetime benefit	
COVERED SERVICES	PLAN PAYS:	CO-INSURANCE:
Preventive and Diagnostic Services Examination (covers two per calendar year) Cleaning (covers two per calendar year) X-Ray Procedures Bitewings (covers two sets per calendar year) Full Mouth X-Rays or Panorex (covers one in a 36 month period) Flouridic Treatment (under age 16, covers one per calendar year)	100% of PPO Charge 100% of PPO Charge 100% of PPO Charge 100% of PPO Charge 100% of PPO Charge	Non-Network benefit is based the lesser of 50% of billed charges or the 25th percentile of Usual and Customary rate
Basic Services Fillings/Restorations Periodontic Procedures Root Canal Therapy Tooth Extraction (includes local anesthesia)	After deductible is satisfied Plan pays: 80% of PPO Charge 80% of PPO Charge 80% of PPO Charge 80% of PPO Charge	After deductible is satisfied, Plan pays: Non-Network benefit is based on the the lesser of 50% of billed charges or the 25th percentile of Usual and Customary rate
Major Services Crowns (When necessitated by decay or trauma) Complete Denture (Complete upper and lower) Partial Denture (Partial upper or lower)	After deductible is satisfied, Plan pays: 60% of PPO charge 60% of PPO Charge 60% of PPO Charge	After deductible is satisfied, Plan pays: Non-Network benefit is based on the lesser of 50% of billed charges or the 25th percentile of Usual and Customary rate
Orthodontia (up to age 19 only)	After deductible is satisfied, Plan pays: 60% of PPO	

This is a summary of benefits and coverage. For a complete list of eligible expenses, please refer to the Summary Plan Description for details. *All services performed with an Out of Network provider may be subject balance billing (i.e., the difference in the billed amount and the allowable amount.)

To view a listing of dental providers, please visit <https://www.sierrahealthcareoptions.com/>.