



Fully Insured vs. Self-Funded Dental Benefits

SDC offers both fully insured and self-funded dental benefits. While SDC's traditional fully insured dental plans ensure a predictable monthly bill at no risk, our self-funded or administrative services only (ASO) option can offer cost savings to employers since they assume the financial risk. The comparison below can help identify which funding method is right for your group.

	Fully Insured	Self-Funded
Risk	SDC assumes the financial risk	Employer assumes the financial risk
Billing	Bill includes a fixed monthly premium	Bill includes a fixed monthly administrative fee as well as the variable covered dental claims from the previous month
Payment	Employers may send payment by mail or sign up for Auto Pay to have payments electronically transferred from their account each month	Auto Pay is required—funds to cover the claims from the previous month plus the administrative fee for the current month are electronically transferred from the employer's account each month or otherwise agreed upon timeframe
Plan Design	Completely customizable—employer chooses the covered services, benefit levels, coverage in and out of network, etc. to fit the group's needs	
Network	Access to one of the largest dental networks in the country with over half a million network access points nationwide (and growing)	
No-Cost Extras	All SDC dental plans come with Free Second Opinions , our SmileRider cosmetic dental services discount program and an EyeMed Vision Discount Plan	
Member Materials	Welcome Kit including ID cards and Schedule of Benefits mailed to enrolled employees	
Claims	State-of-the-art claims system ensures fast and accurate processing and payment	
Service	Member and account service teams are available by phone, email or online chat (never contracted support; automated system outside of business hours only)	
Online Resources	SDC's website at superiordental.com features online forms, dental health and wellness tips and a secure online account management system for brokers, employers and enrolled employees. Our SDC Mobile app is available to enrolled employees for on-the-go access to plan information.	