

Dental Insurance

Health Resources, Inc.

The City of Elkhart covers 50% of your Dental premiums to make dental coverage more affordable for everyone!

Coverage	DHO 2 Core	DHO 3 Enhanced	DHO 4 Premier
	In-Network	In-Network	In-Network
Deductible			
Individual	\$0	\$0	\$0
Family	\$0	\$0	\$0
Calendar Year Maximum	\$1,000	\$2,500	\$2,500
Diagnostic & Preventative	Covered at 100%	Covered at 100%	Covered at 100%
Basic Restorative			
Fillings	Covered at 50%	Covered at 80%	Covered at 80%
Simple Extractions	Covered at 50%	Covered at 80%	Covered at 80%
Major Restorative (Crowns, Dentures, Bridges)			
Crowns	N/A	Covered at 50%	Covered at 80%
Dentures	N/A	Covered at 50%	Covered at 50%
Bridges	N/A	Covered at 50%	Covered at 50%
Orthodontics (for adult/child)	N/A	50% up to the life \$1,500	50% up to the life \$2,500

See Certificate of Coverage for full policy details including limits and exclusions - for a copy see Human Resources.

Out-of-Network Benefits match In-Network Benefits. *In-network dentists have agreed to accept discounts on covered dental services which allows for your benefit dollars to go further. Whereas out-of-network dentists are under no obligation to accept contracted fees. If there is a difference between the allowed reimbursement and the amount the dentist charges for the service, you are responsible for this difference. Therefore, your coinsurance may vary from the figures outlined above.

2026 Semi-Monthly Dental Rates (24 Deductions)			
Dental Tier	DHO 2 Core	DHO 3 Enhanced	DHO 4 Premier
Employee	\$4.08	\$9.55	\$11.18
Employee + Spouse	\$8.16	\$19.03	\$22.28
Employee + Child(ren)	\$10.25	\$21.87	\$25.61
Family	\$17.50	\$34.00	\$39.80