



DENTAL AND VISION INSURANCE FOR INDIVIDUALS AND FAMILIES

PLANS & RATES VALID
FEBRUARY 1, 2024 - MARCH 31, 2025



Take control of your total health with the right dental & vision insurance.

The mouth and eyes are important parts of your body and your health. They can show early warning signs of disease — so regular dental and vision checkups help you stay healthy. That's why taking care of your total health requires not just medical insurance, but also dental and vision plans.



90% of the body's
diseases show signs and
symptoms in the mouth.²



People are 3 times
more likely to see an eye doctor
versus a medical doctor.³

It's important to take charge of your health. When you get your mouth and eyes checked every year, you're helping your whole body stay well.

When you're selecting a dental insurance plan, focus on choice, care, savings and convenience.



Care

All Delta Dental plans offer:

- 100% in-network coverage for exams, cleanings and X-rays, 2 times per year for every member
- Sealants and fluoride treatments
- Coverage for basic services (fillings)
- Composite (tooth-colored) fillings
- Coverage for major services (crowns, root canals, dentures, bridges, partials, implants, tooth removal, gum disease treatment)
- Coverage for dependents up to 26 years old



Convenience

Having your dental (and vision) insurance with one company as advantages, including:

- One ID card for dental (and vision) plans
- Online member toolkit and mobile app
 - Find a dentist
 - Schedule appointments (mobile app only)
 - Get cost estimates on dental services
 - Review benefits and claims
 - Oral health risk assessment
- Customer service reps available 8 am - 5 pm CST, Monday - Friday



Choice

Delta Dental offers access to the largest dental network in Arkansas with **more than 94% of dentists in our PPO and Premier networks**, plus one of the largest networks in the country.⁴

Our Arkansas network

Over 1,100 dentists and specialists with more than 2,100 locations.⁴

The Delta Dental national network

148,000 dentists and specialists in all 50 states at 315,000 locations — and growing.⁴



Savings

Not only do our networks provide great choices, they also provide discounts.



On average, we save our members 25% on covered dental services.⁴



DENTAL BENEFITS



DIAGNOSTIC AND PREVENTIVE SERVICES

Cleanings,
exams and
X-rays
100% covered
(all plans/in-network)



**NO WAITING
PERIODS**

Delta Dental networks

Deductible (per person/all s

Annual maximum (per pers

Annual Carryover (per pers

BASIC SERVICES (6-month v

Fillings

MAJOR SERVICES (6-month

Periodontics (scaling, root p
periodontal surgery)

Endodontics (root canals)

Oral surgery (tooth removal)

Prosthodontics
(crowns, dentures & bridges)

ORTHODONTIC SERVICES*

Braces and retainers

*Orthodontic services are ava
The benefit allowance for serv
for eligible services as determ



**Almost 40%
of Americans**

**age 18-64 DO NOT
receive regular oral care.¹**

	Delta 500	Delta 1000	Delta 1300
Delta Dental PPO + Premier			
(services)	\$50	\$50	\$50
(on)	\$500	\$1,000	\$1,300
(on)	Not available	\$250	\$325
(waiting period)			
	60%	80%	80%
(waiting period)			
(planing,	60%	50%	80%
	60%	50%	80%
)	60%	50%	80%
	Not covered	50%	50%
(12-month waiting period & \$1,000 lifetime maximum)			
	Not covered	Not covered	50%

Available only for dependent children age 18 and younger.
 Services of an out-of-network dentist will be reduced by 10 percent
 provided by Delta Dental of Arkansas.

DeltaVision is a smart, affordable way to keep an eye on your vision — and on your health.

It's a big, bold, beautiful world out there. So much to try, experience, and see. And nothing should get in the way. With the help of the EyeMed ***Insight*** Network, DeltaVision members have choices - lots of them.

With almost 700 eye care providers across more than 330 locations in Arkansas, DeltaVision members have the freedom to find one who fits their unique needs.



257 Independent Provider Locations

The ***Insight*** Network makes it easy to find a trusted neighborhood eye doctor.



79 Retail Provider Locations

With options including Walmart®, Sam's Club™, LensCrafters®, PearleVision®, Target Optical® and many other favorite regional retailers, members can pick the location and hours that work for them.



Shop Online

Staying in-network also means members can use their benefits online at: [Lenscrafters.com](https://www.lenscrafters.com), [Targetoptical.com](https://www.targetoptical.com), [Ray-ban.com](https://www.ray-ban.com), [Glasses.com](https://www.glasses.com), and [Contactsdirect.com](https://www.contactsdirect.com)



More Freedom

There are no restrictions on eyeglass frames or contact lenses. Members can apply their allowance toward any brand or lens type.



DELTAVISION BENEFITS

BENEFIT FREQUENCY	
Eye Exam	Every 12 months
Lenses (Standard Plastic or Progressive)	Every 12 months
Frames	Every 24 months
Contact Lens Fitting Exam	Every 12 months
Contact Lenses	Every 12 months

BENEFITS	
Eye Exam (subject to copay)	
Frames (subject to copay)	
Lenses & Coatings (subject to copay)	
Standard Plastic (single vision, bifocal, trifocal, lenticular)	
Standard Progressive	
Standard Polycarbonate (kids under age 19 only)	
Scratch Coating for Standard Plastics Lenses	
Contact Lens Fitting (CLF) Exam (subject to copay)	Standard CLF Exam
	Specialty CLF Exam
Contact Lenses	Conventional or Disposable
	Medically Necessary

Extra Discounts = Extra Value

Exclusive special offers, directly from in-network providers and manufacturers, help members save even more on glasses, lenses, contacts and other materials.

- 40% off additional pairs of glasses
- 20% off any balance over the retail frame allowance
- 15% off LASIK - or 5% off promotional pricing
- 20% off non-covered items like lens cleaner or non-prescription sunglasses
- Amplifon Hearing Discount Program is available for free to all DeltaVision members

IN-NETWORK COPAYS	
Eye Exam	\$10
Lenses (no copay for contacts)	\$25
Contact Lens Fitting Exam	\$25

	IN-NETWORK BENEFITS	OUT-OF-NETWORK REIMBURSEMENTS
	Covered in full	\$30
	\$130 retail allowance	\$55
	\$130 retail allowance	\$61
	Covered in full	\$25 single vision, \$40 bifocal, \$55 trifocal, \$55 lenticular
	\$65 maximum out-of-pocket after lens copay	\$40
	Cover in full	\$5
	Cover in full	\$5
	Covered in full	\$0
	10% off retail price plus a \$50 allowance	\$0
	\$130 retail allowance	\$88
	Covered in full	\$210

2 easy ways to get the insurance you need.

When you're ready to sign-up for dental (or dental plus vision) insurance with Delta Dental, you have two easy ways to get it done.



ONLINE

If you need coverage to start in **2024**, go to mysmilecoverage.com/ar

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If you need coverage to start in **2025**, go to deltadentalcoversme.com



PHONE

If you need coverage to start in **2024**, call us toll free at **(844) 788-7627**
Monday - Friday, 8 am - 5 pm CST

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If you need coverage to start in **2025**, call us toll free at **(888) 899-3736**
Monday - Friday, 7 am - 7 pm CST



of adults agree regular dental visits keep them healthy.⁵

MONTHLY PREMIUMS

Valid February 1, 2024 - March 31, 2025

Delta 500

	Dental Only	Dental & Vision
Individual Only	\$18.87	\$27.66
Individual & Spouse	\$37.74	\$52.11
Individual & Child(ren)	\$38.89	\$54.56
Family	\$57.75	\$81.04

Delta 1000

	Dental Only	Dental & Vision
Individual Only	\$37.97	\$46.76
Individual & Spouse	\$76.27	\$90.65
Individual & Child(ren)	\$78.26	\$93.92
Family	\$116.18	\$139.47

Delta 1300

	Dental Only	Dental & Vision
Individual Only	\$45.21	\$54.00
Individual & Spouse	\$90.77	\$105.14
Individual & Child(ren)	\$93.95	\$109.62
Family	\$139.89	\$163.18

Delta Dental of Arkansas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-971-4108 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-971-4108 (TTY: 711).

LALE: Ñe kwōj kōnono Kajin Majō I, kwomaroñ bōk jermal in jipañ ilo kajin ñe am̄ ejje lōk wōñāān. Kaalōk 1-800-971-4108 (TTY: 711).



1. Centers for Disease Control and Prevention website: National Center for Health Statistics (accessed January 2018); www.cdc.gov/fastats/dental.htm
2. Academy of General Dentistry Know Your Teeth website: Warning Signs in the Mouth Can Save Lives (accessed August 2015); knowyourteeth.com.
3. American Optometric Association website: Comprehensive Eye and Vision Examination (accessed January 2018); www.aoa.org
4. Delta Dental of Arkansas internal data (2023)
5. American Dental Association, Oral Health and Well-Being in the United States, 2015

DeltaDentalAR.com

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