



## DENTAL & VISION BENEFITS FOR ARKANSAS' SMALLER BUSINESSES

Plans and rates valid through December 31, 2024



## Help protect your greatest investment

Employees are a business owner's most significant investment, and it can be challenging to balance protecting employee health and managing a budget.

That's why Delta Dental of Arkansas designed a portfolio of dental and vision plans to help businesses with as few as two employees meet their benefit goals. We deliver valuable benefits at affordable rates, we eliminate complicated benefits administration and we cover more than the bare minimum with rich plan designs — that's the **Delta Dental Difference**.®



### Our dental and vision plans offer rate stability

- We work hard to keep rates consistent year after year to help you manage your budget.
- Our rates don't include hidden fees or set-up charges. So you know exactly what to expect from enrollment to claims processing.



### We design our plans to fit any budget

- Our plans are easy to use and designed to fit any budget — employers can offer quality dental and vision benefits at an affordable cost.
- We specialize in dental and vision benefits. Our rates reflect the true cost of the plan — no cost shifting to other lines of coverage.



### We keep it simple — from setup to claims to customer service

- With the largest network of dental and eye care providers in Arkansas, we make it easy for employees to find a dentist or eye doctor.
- Our member self-service tools answer the most common questions, so business owners don't have to.
- Claims are processed fast and accurately.



# When selecting a dental plan, focus on choice, care, savings, and convenience.



## Choice

We offer access to the largest dental network in Arkansas plus one of the largest networks in the country.

### Our Arkansas network

Over 1,100 dentists and specialists with more than 2,100 locations<sup>1</sup>

### The Delta Dental national network

148,000 dentists and specialists in all 50 states at 315,000 locations — and growing<sup>1</sup>



## Care

All Delta Dental Small Business Plans offer:

- 100% in-network coverage for exams, cleanings and X-rays, 2 times per year for every member
- Extra cleanings for expectant mothers and those living with diabetes, heart disease, or periodontal disease
- Sealants & fluoride treatments for kids through age 19
- Composite (tooth-colored) fillings on any tooth
- Dental implants
- Orthodontics for children
- Coverage for dependents up to 26 years old



### Right Start 4 Kids<sup>SM</sup>

RS4K provides **100% coverage** for all covered services for kids 12 years old and younger.



## Savings

Not only do our networks provide great choices, they also provide deep discounts for covered dental services.



**On average, we save our members 23% on covered dental services<sup>1</sup>**



## Convenience

### Better for your business

- One group application
- Simple implementation
- One Account Manager
- Employer online toolkit
  - Enroll employees
  - Review & manage dental (and vision) benefits
  - Review & pay premium bills

### Better for your employees

- One ID card for dental and vision insurance
- Customer services reps available from 7 am to 7 pm CT
- Member portal and mobile app

1. Delta Dental of Arkansas internal data (July 2021)



## Right Start 4 Kids<sup>SM</sup>

### The right start for healthy smiles!

#### **Right Start 4 Kids (RS4K)**

When kids 12 years old or younger visit a Delta Dental network dentist, the **RS4K benefits pay 100%<sup>1</sup> for all covered services under their Delta Dental plan.** These services include:

- Cleanings, exams, X-rays, fluoride treatments, and sealants
- Fillings
- Crowns and tooth removal

**Also, there are no deductibles or waiting periods for any covered services. And your dental plan's annual maximum still applies.**

Regular dental care for kids is crucial for promoting good oral health, preventing cavities and gum disease. It also helps establish healthy habits and a positive attitude towards dental care that can last a lifetime.

Right Start 4 Kids (RS4K) is expanded benefit coverage to help employees, who have enrolled in your dental plan, take care of their children's oral health. RS4K is for kids 12 years of age and younger who are covered on your Delta Dental plan.

RS4K eliminates deductibles and co-insurance amounts your employees are used to paying for check-ups, exams, X-rays, sealants, fillings, crowns — all covered services for kids (except orthodontics) when they see a Delta Dental network dentist.<sup>2</sup>

RS4K is included in our Delta 1000, 1500, 2000, and 2500 dental plans for smaller businesses.

1. Right Start 4 Kids benefits are subject to limitations, exclusions and your plan's annual maximum. Check your certificate of coverage for details.

2. Orthodontic services (braces) are available but are not eligible for 100% coverage under Right Start 4 Kids. When an out-of-network dentist is seen, coverage levels will be reduced.

|                                  | Delta 1000   | Delta 1500   | Delta 2000   | Delta 2500   |
|----------------------------------|--|--------------|--------------|--------------|
| Annual maximum (per person)      | \$1,000  | \$1,500      | \$2,000      | \$2,500      |
| Deductible (per person / family) | \$50 / \$150   | \$50 / \$150 | \$50 / \$150 | \$50 / \$150 |
| Waiting periods                  | No waiting periods for any services  |              |              |              |
| Delta Dental network             | Delta Dental PPO + Premier   |              |              |              |
| Right Start 4 Kids (RS4K)        | Included in all plans. No waiting periods, co-insurance, or deductible. 100% coverage on all covered services (except orthodontics) for kids 12 years old and younger visiting a Delta Dental network dentist. |              |              |              |
| Carryover benefit                | Included   | Included     | Included     | Included     |

#### DIAGNOSTIC AND PREVENTIVE SERVICES<sup>A</sup> (Not subject to deductible)

|                             |      |      |      |      |
|-----------------------------|------|------|------|------|
| Cleanings, exams and X-rays | 100% | 100% | 100% | 100% |
| Sealants                    | 100% | 100% | 100% | 100% |
| Brush biopsy                | 100% | 100% | 100% | 100% |
| Periodontal maintenance     | 100% | 100% | 100% | 100% |

#### BASIC SERVICES<sup>A</sup>

|                                |     |     |     |     |
|--------------------------------|-----|-----|-----|-----|
| Fillings (amalgam & composite) | 80% | 80% | 80% | 80% |
| Emergency palliative treatment | 80% | 80% | 80% | 80% |
| Minor restorative services     | 80% | 80% | 80% | 80% |
| Other basic services           | 80% | 80% | 80% | 80% |

#### MAJOR SERVICES<sup>A</sup>

|   |                             |                             |                             |                             |
|---|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Endodontics (root canal therapy)              | 50%                         | 80%                         | 80%                         | 80%                         |
| Oral surgery                                  | 50%                         | 80%                         | 80%                         | 80%                         |
| Periodontics (surgical & non-surgical)        | 50%                         | 50%                         | 80%                         | 80%                         |
| Crowns  | 50%                         | 50%                         | 50%                         | 50%                         |
| Prosthodontics (bridges, implants & dentures) | 50%                         | 50%                         | 50%                         | 50%                         |
| Relines and repairs                           | 50%                         | 50%                         | 50%                         | 50%                         |
| Orthodontia (children under 19)               | 50%<br>\$1,000 lifetime max | 50%<br>\$1,000 lifetime max | 50%<br>\$1,000 lifetime max | 50%<br>\$2,000 lifetime max |

#### MONTHLY RATES – VALID JULY 1, 2023 - DEC 31, 2024<sup>B</sup> (Employer Contribution | Employee Paid)

|                       |                    |                     |                     |                     |
|-----------------------|--------------------|---------------------|---------------------|---------------------|
| Employee Only         | \$25.72   \$27.27  | \$29.53   \$31.36   | \$32.43   \$34.46   | \$38.61   \$41.02   |
| Employee & Spouse     | \$53.78   \$57.30  | \$59.64   \$63.33   | \$66.02   \$70.20   | \$77.22   \$82.05   |
| Employee & Child(ren) | \$68.98   \$73.50  | \$76.50   \$81.22   | \$84.68   \$90.05   | \$88.03   \$93.53   |
| Family                | \$93.98   \$100.13 | \$104.22   \$110.65 | \$115.37   \$122.68 | \$136.22   \$144.74 |

The rates quoted above are for new group clients with 2 - 50 enrolled employees. To receive employer contribution rates, group clients must have 50% of eligible employees enrolled and have a minimum of 10 enrolled. To receive employee paid rates, at least 2 eligible employees must be enrolled.

A. In-network reimbursement rates are displayed. Out-of-network reimbursement rates are less than in-network reimbursement rates.

B. Small groups cannot consist entirely of immediate family members who would otherwise be eligible for an employee-spouse, employee-children, or family policy and should be enrolled as eligible dependents of the subscriber.



# The Insight Vision Network gives members more choices for eye care.

Our **Insight** vision network ensures all DeltaVision® members have choices — lots of them. Be it an independent eye doctor, popular retailer or online option, with the **Insight** network, DeltaVision members get the latest in advanced vision technology to find even the slightest vision issue.

**With almost 700 providers across more than 330 locations in Arkansas, members have the freedom to find one who fits their unique needs.<sup>1</sup>**



## 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://lenscrafters.com), [Targetoptical.com](https://targetoptical.com), [Ray-ban.com](https://ray-ban.com), [Glasses.com](https://glasses.com), and [Contactsdirect.com](https://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.

## 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



<sup>1</sup> EyeMed network data as of January 2022

|   | DeltaVision 130<br>(130-101024CFL35)  | DeltaVision 150<br>(150-102024CFL35) | DeltaVision 150<br>(150-101012CFL35) | DeltaVision 200<br>(200-102524CFL35) |
|---|---|--------------------------------------|--------------------------------------|--------------------------------------|
| <b>BENEFIT FREQUENCY</b>  |   |                                      |                                      |                                      |
| Eye Exam  | Every 12 months   | Every 12 months                      | Every 12 months                      | Every 12 months                      |
| Lenses (Standard Plastic or Progressive)  | Every 12 months   | Every 12 months                      | Every 12 months                      | Every 12 months                      |
| Frames  | Every 24 months   | Every 24 months                      | Every 12 months                      | Every 24 months                      |
| Contact Lens Fitting Exam   | Every 12 months   | Every 12 months                      | Every 12 months                      | Every 12 months                      |
| Contact Lenses  | Every 12 months   | Every 12 months                      | Every 12 months                      | Every 12 months                      |
| <b>IN-NETWORK COPAYS</b>  |   |                                      |                                      |                                      |
| Eye Exam  | \$10  | \$10                                 | \$10                                 | \$10                                 |
| Lenses (no copay for contacts)  | \$10  | \$20                                 | \$10                                 | \$25                                 |
| Contact Lens Fitting Exam   | \$10  | \$20                                 | \$10                                 | \$25                                 |
| <b>IN-NETWORK BENEFITS</b>  |   |                                      |                                      |                                      |
| Eye Exam (subject to copay)   | Covered in full   |                                      |                                      |                                      |
| Frames  | \$130 retail allowance  | \$150 retail allowance               | \$150 retail allowance               | \$200 retail allowance               |
| <b>Lenses &amp; Coating</b> (subject to copay)  |   |                                      |                                      |                                      |
| Standard Plastic (single vision, bifocal, trifocal, lenticular)                           | Covered in full   |                                      |                                      |                                      |
| Standard Progressive  | \$65 maximum out-of-pocket after lens copay   |                                      |                                      |                                      |
| Standard Polycarbonate (kids under age 19 only)   | Covered in full   |                                      |                                      |                                      |
| Scratch Coating for Standard Plastic Lenses   | Covered in full   |                                      |                                      |                                      |
| Lens Options  | Options available at a fixed price include polycarbonate lenses for adults, UV treatment, tint (solid, gradient, & blue light), standard and premium anti-reflective, and photochromatic. |                                      |                                      |                                      |
| <b>Contact Lens Fitting (CLF) Exam</b> (subject to copay)                                 |   |                                      |                                      |                                      |
| Standard CLF Exam   | Covered in full   |                                      |                                      |                                      |
| Premium CLF Exam  | 10% off the retail price plus a \$50 retail allowance   |                                      |                                      |                                      |
| <b>Contact Lenses</b>   |   |                                      |                                      |                                      |
| Conventional or Disposable  | \$130 retail allowance  | \$150 retail allowance               | \$150 retail allowance               | \$200 retail allowance               |
| Medically Necessary   | Covered in full   |                                      |                                      |                                      |
| <b>MONTHLY RATES - VALID THROUGH DEC 31, 2024</b> (Employer Contribution   Employee Paid) |   |                                      |                                      |                                      |
| Employee Only   | \$7.17   \$7.94   | \$8.18   \$8.71                      | \$8.49   \$9.40                      | \$9.11   \$9.70                      |
| Employee & Spouse   | \$14.38   \$15.09   | \$14.76   \$16.55                    | \$15.84   \$17.86                    | \$16.44   \$18.43                    |
| Employee & Child(ren)   | \$15.73   \$16.27   | \$16.03   \$17.85                    | \$17.42   \$19.26                    | \$17.86   \$19.87                    |
| Family  | \$22.75   \$23.20   | \$22.16   \$25.44                    | \$24.36   \$27.45                    | \$24.68   \$28.33                    |

The rates quoted above are for new group clients with 2-50 enrolled employees. To receive employer contribution rates, group clients must have 50% of eligible employees enrolled and have a minimum of 10 enrolled. To receive employee paid rates, at least 2 eligible employees must be enrolled.



# Simple, hassle-free benefits administration

We know you wear a lot of hats as a business owner, including benefits administrator and human resources executive.

But choosing and administering dental benefits shouldn't be your full-time job. We're here to make dental and vision plans hassle-free so you can focus on what really matters to you – your business, your customers and your employees.



## Convenience

### Better for your business

- One group application
- Simple enrollment and implementation with one dedicated account manager
- Employer online toolkit
  - Enroll employees
  - Review and manage dental and vision benefits
  - Review and pay monthly premium bills

### Better for your employees

- One ID card for dental and vision benefits
- Customer service representatives available from 7 am – 7 pm CT
- Online Member Portal and Mobile App
  - Find a dentist
  - Get cost estimates on dental services
  - Review claims and benefits
  - Oral health risk assessment

In 2022, Delta Dental of Arkansas processed more than



**3,000,000**  
CLAIMS

with



**99.57%**  
ACCURACY





## 3 easy steps to get your new Delta Dental benefits.

1



### Complete the Delta Dental Master Application

Use the Master Application to provide Delta Dental with details about your business. The Master Application will become part of your contract with Delta Dental, so please complete it in its entirety.

To use our Employer Toolkit to update employee eligibility, plus receive and pay bills online, complete the Employer Toolkit Access Request form.

2



### Provide employee enrollment details

You have two options to provide employee enrollment information.

First, have each employee complete a paper enrollment form and submit all to us.

Second, provide enrollment details via spreadsheet. We will provide you with an Excel file for this option.

3



### Pay the first month's premium

Mail a check for the first month's premium to the address below. This check is due by the effective date of coverage.

Delta Dental of Arkansas  
Attn: Sales & Account Management  
P.O. Box 15965  
North Little Rock, AR 72231

### What happens next?

When your Master Application and enrollment details are received in our office, we'll send an email confirming receipt. A second email will be sent when we've completed setting up your business as our newest client. Finally, you'll receive a third email on the coverage effective date of your benefits introducing your Delta Dental Account Manager.

# AT A GLANCE: DELTA DENTAL OF ARKANSAS

## ABOUT US

Delta Dental of Arkansas helps more than 800,000 Arkansans and a total of 2.2 million lives nationwide keep their smiles healthy through our commercial and Medicaid coverage.

We are part of the Delta Dental Plans Association, a nationwide system of independently operated dental benefit organizations. The Delta Dental system provides coverage for more than 89 million Americans of more than 166,000 employers nationwide.



Our members have access to the nation's largest network of dental providers, with more than 148,000 dentists and specialists at over 315,000 locations in all 50 states.

## OUR FOUNDATION

The Delta Dental of Arkansas Foundation was founded in 2008 to further our mission of improving the oral health of all Arkansans. For more than a decade, we have donated at least 30 percent of our net income from operations to the Foundation.



QUICK  
FACTS



**800,000**  
covered members  
in Arkansas



**2.2 million**  
covered lives nationwide



**98%**

client retention



**.46**  
days

average claim  
turnaround time

# Arkansas'

# #1

## Dental & Vision Benefits Company<sup>D</sup>

Welcome to the  
Delta Dental family!



**[DeltaDentalAR.com](https://www.DeltaDentalAR.com)**

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