



## Dental benefits for Arkansas' smaller businesses

Employees are a small business'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 plans to help businesses with as few as two employees meet their benefit goals. We deliver valuable dental insurance at affordable rates,

eliminate complicated benefits administration and cover more than the bare minimum with rich plan designs — that's the **Delta Dental Difference®**.



### 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
- Online Member Toolkit and mobile app

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

	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%
Prostodontics (bridges, implants & dentures)	50%	50%	50%	50%
Relines and repairs	50%	50%	50%	50%
Orthodontia (children under 19)	50% \$1,000 lifetime max	50% \$1,000 lifetime max	50% \$1,000 lifetime max	50% \$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.

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

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