



## DELTA 1000

# 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
- Online Employer 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 service 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
Annual maximum (per person)	\$1,000
Deductible (per person/family)	\$50 / \$150
Waiting periods	No waiting periods for any services
Delta Dental network	Delta Dental PPO + Premier
Right Start 4 Kids (RS4K)	Included with 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 <sup>A</sup>	\$250 per person per year up to \$1,000 maximum

DIAGNOSTIC & PREVENTIVE <sup>B</sup> (Not subject to deductible)		BASIC SERVICES <sup>B</sup>	
Cleanings, exams and X-rays	100%	Fillings (amalgam and composite)	80%
Sealants	100%	Emergency palliative treatment	80%
Brush biopsy	100%	Minor restorative services	80%
Periodontal maintenance	100%	Other basic services	80%

MAJOR SERVICES <sup>B</sup>	
Endodontics (root canal therapy)	50%
Oral surgery	50%
Periodontics (surgical and non-surgical)	50%
Crowns	50%
Prosthodontics (bridges, implants and dentures)	50%
Relines and repairs	50%
Orthodontia (children under 19)	50% / \$1,000 lifetime maximum

MONTHLY RATES – VALID JULY 1, 2023 - DEC 31 2024 <sup>C</sup> (Employer Contribution   Employee Paid)	
Employee Only	\$25.72   \$27.27
Employee and Spouse	\$53.78   \$57.30
Employee and Child(ren)	\$68.98   \$73.50
Family	\$93.98   \$100.13

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. If at least one covered service is paid in a Benefit Year and the total Benefit paid does not exceed \$499 in that Benefit Year, \$250 will carry over to the next Benefit Year's Maximum Payment. This amount will accumulate from one Benefit Year to the next, but will not exceed \$1,000 to be used in conjunction with the yearly annual maximum.
- B. In-network reimbursement rates are displayed. Out-of-network reimbursement rates are 10% less than in-network reimbursement rates.
- C. Small groups cannot consist entirely of immediate family members who would otherwise be eligible for an employee-spouse, employee-child, or family policy and should be enrolled as Eligible Dependents of the Subscriber.

[DeltaDentalAR.com](http://DeltaDentalAR.com)

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