



Dental benefits for businesses with 2-50 employees

Employees are a small business owner's greatest investment, and it's difficult to balance protecting employee health and managing a budget.

That's why we've specially designed a portfolio of dental plans to help small businesses with as few as 2 employees meet their benefit goals. We deliver valuable dental benefits at affordable rates, we

eliminate complicated benefits administration and we cover more than the bare minimum with rich plans 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 locations¹

The Delta Dental national network

148,000 dentists and specialists in all 50 states at 315,000 locations — and growing¹



Care

All Delta Dental plans offer:

- 100% in-network coverage for exams, cleanings and X-rays, 2 times per year for every member
- Composite (tooth-colored) fillings on any tooth
- Orthodontics for children
- Sealants & fluoride treatments through age 19
- Dental implants
- Coverage for dependents up to 26 years old



No waiting periods for any services



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 services¹



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 & Mobile App

1. Delta Dental of Arkansas internal data (July 2019)



COVERED ON ALL PLANS

- Composite (tooth-colored) fillings
- Orthodontics for kids
- Dental implants



**No waiting periods
for any services**

	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
Carryover benefit	Included	Included	Included	Included
Waiting periods	No waiting periods for any services			
Delta Dental network	Delta Dental PPO + Premier			

DIAGNOSTIC AND PREVENTIVE ^A (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 ^A				
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 ^A				
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% \$1,500 lifetime max

MONTHLY RATES (EFFECTIVE JANUARY 1, 2020 - DECEMBER 31, 2020) ^B				
Employee Only	\$28.52	\$31.70	\$34.88	\$40.22
Employee & Spouse	\$57.04	\$63.40	\$69.76	\$80.44
Employee & Child(ren)	\$62.52	\$67.98	\$77.60	\$91.70
Family	\$97.58	\$106.60	\$120.80	\$141.90

A. In-network reimbursement rates are displayed. Out-of-network reimbursement rates are 10% 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

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