

### 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**<sup>®</sup>.





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

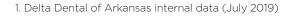
148,000 dentists and specialists in all 50 states at 315,000 locations — and growing<sup>1</sup>



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>





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

## 💭 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

## COVERED ON ALL PLANS

Composite (tooth-colored) fillingsOrthodontics for kids



# No waiting periods for any services

Dental implants	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 <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% \$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) <sup>8</sup>				
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, employeechildren, or family policy and should be enrolled as Eligible Dependents of the Subscriber.

#### DeltaDentalAR.com

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