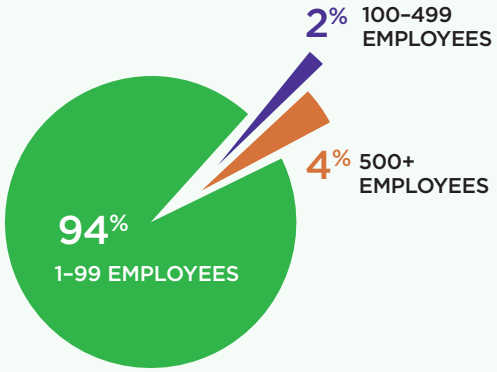
DELTA DENTAL®

DENTAL & VISION BENEFITS

FOR ARKANSAS SMALL BUSINESSES (2 – 50 EMPLOYEES)

In Arkansas, small business is a big deal.

ARKANSAS BUSINESSES BY NUMBER OF EMPLOYEES



Source: 2015 Statistics of U.S. Businesses, United States Census Bureau

OFFERING A RANGE OF BENEFIT CHOICES — EVEN IF THE EMPLOYEE BEARS THE COST — IS AN INVESTMENT SMALL BUSINESSES CAN'T AFFORD TO IGNORE.

Small businesses are the lifeblood of Arkansas' economic development and growth.

Small businesses make up 94% of the 50,000+ businesses in the Natural State. Businesses with less than 100 employees provide jobs for 35% of our state's private workforce.

Starting and running a business is an exciting proposition, but it's also an incredibly challenging undertaking.

The top area that continues to be a challenge for small business owners is that of hiring and keeping productive employees. Employee benefits play an important role in the lives of employees as well as their families. For that reason, the benefits you offer can be a factor for a potential employee's decision to work at your business. Yet the rising cost of insurance — both health care and other benefits — is another challenge which continues to face small businesses.

Help protect your greatest investment

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 and vision plans to help small 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 Small Business Dental 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 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.

Your mouth says a lot about your health

Protecting your employees' smiles is good for business. Good dental health means less dentist visits and missed time at work. But we don't stop at healthy — we give you and your employees a lot to smile about when it comes to choice, care and savings.

Choice

We offer access to the largest dental network in Arkansas with **more than 95% of dentists** in our PPO and Premier networks, plus one of the largest networks in the country.

Our Arkansas network
Over 1,100 dentists and specialists with more than 2,100 locations

The Delta Dental national network
148,000 dentists and specialists in all 50 states at 315,000 locations — and growing

Savings

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

Care

All Delta Dental small business dental plans offer:

- 100% in-network coverage for exams, cleanings and X-rays, 2 times per year for every member
- No waiting periods for any services
- Composite (tooth-colored) fillings
- Orthodontics for children to age 19
- Sealants and fluoride treatments for children
- Dental implants
- Coverage for dependents up to 26 years old

ON AVERAGE, WE SAVE OUR MEMBERS **24%**

COVERED ON ALL PLANS

- ☑ Composite (tooth-colored) fillings on any tooth
- ☑ 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	Available	Available	Available	Available
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%	90%
Emergency palliative treatment	80%	80%	80%	90%
Minor restorative services	80%	80%	80%	90%
Other basic services	80%	80%	80%	90%
MAJOR SERVICES[A]				
Endodontics (root canal therapy)	50%	80%	80%	90%
Oral surgery	50%	80%	80%	90%
Periodontics (surgical & non-surgical)	50%	50%	80%	90%
Crowns	50%	50%	50%	60%
Prosthodontics (bridges, implants & dentures)	50%	50%	50%	60%
Relines and repairs	50%	50%	50%	60%
Orthodontia (children under 19)	50% $1,000 lifetime max	50% $1,000 lifetime max	50% $1,000 lifetime max	60% $1,500 lifetime max
MONTHLY RATES (EMPLOYER PAID/EMPLOYEE PAID)[B]				
Employee Only	$25.82 / $26.90	$28.70 / $29.90	$31.58 / $32.90	$35.42 / $36.90
Employee & Spouse	$51.66 / $53.80	$57.42 / $59.80	$63.18 / $65.80	$70.84 / $73.80
Employee & Child(ren)	$56.62 / $58.98	$61.58 / $64.14	$70.28 / $73.20	$80.76 / $84.12
Family	$88.38 / $92.06	$96.54 / $100.56	$109.40 / $113.96	$124.98 / $130.18

A. In-network reimbursement rates are displayed. Out-of-network reimbursement rates are 10% less than in-network reimbursement rates.
B. Minimum participation requirements - Employer Paid rates: 80% of eligible employees | Employee Paid rates: 35% of eligible employees.

DeltaVision® plans are superior for a reason

SUPERIOR VISION

Delivering Superior Choice

Through our partnership with Superior Vision, DeltaVision members have access to a nationwide network of easy to find eye care providers.

More Eye Care Providers

More than 60,000 eye care providers nationwide.

More Options

Members can get eye exams at one place and buy eyewear at another for greater selection.

More Freedom

There are no restrictions on eyeglass frames or contact lenses. Members are free to choose from any brand, lens type and price point.

DeltaVision makes providing vision benefits easy and affordable. Our vision plans are built for greater choices, better health and ultimate business value.

In-network national retailers include

Walmart Vision Center

Sam's Club Optical

JCPenney | optical

Pearle Vision

LensCrafters

Plus online in-network options

contactsdirect

BENEFIT FREQUENCY	DeltaVision 100	DeltaVision 130	DeltaVision 150	
			Plan Option 1	Plan Option 2
Eye Exam	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Lenses	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Frames	Every 24 months	Every 24 months	Every 24 months	Every 12 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
IN-NETWORK COPAYMENTS				
Eye Exam	**$10**	**$10**	**$10**	**$10**
Frames and/or Lenses (no copay for contacts)	**$25**	**$25**	**$25**	**$10**
Contact Lens Fitting Exam	**$25**	**$25**	**$25**	**$10**
IN-NETWORK BENEFITS				
Eye Exam	**Covered in full after copay**			
Standard Lenses (per pair)				
Single Vision	**Covered in full after copay[5]**			
Bifocal	**Covered in full after copay[5]**			
Trifocal	**Covered in full after copay[5]**			
Lenticular	**Covered in full after copay[5]**			
Progressive Lens Upgrade	**See description[6]**			
Frames	**$100 retail allowance after copay[5]**	**$130 retail allowance after copay[5]**	**$150 retail allowance after copay[5]**	**$150 retail allowance after copay[5]**
Contact Lens Fitting (CLF) Exam				
Standard CLF Exam[7]	**Covered in full after copay**			
Specialty CLF Exam[7]	**$50 retail allowance after copay**			
Contact Lenses[8]				
Elective (Conventional or Disposable)	**$100 retail allowance**	**$130 retail allowance**	**$150 retail allowance**	**$150 retail allowance**
Medically Necessary[9]	**Covered in full**			
DISCOUNTS[10]				
Insured Materials				
Frames	**20% off amount over allowance**			
Lens Options (scratch coat, UV coat, etc.)	**20% off retail (premium options) or out-of-pocket maximums[11] (standard options)**			
Progressives	**20% off amount over retail lined trifocal lenses[12]**			
Additional Services				
Exams, Frames & Prescription Lenses	**30% off retail**			
Lens Options & Contacts	**20% off retail**			
Disposable Contacts	**10% off retail**			
Refractive Surgery (LASIK)	**15% — 50% off retail**			
MONTHLY RATES (EMPLOYER PAID/EMPLOYEE PAID)[A]				
Employee Only	**$5.96 / $6.78**	**$6.30 / $7.18**	**$6.60 / $7.52**	**$7.66 / $8.74**
Employee & Spouse	**$10.72 / $12.22**	**$11.34 / $12.94**	**$11.86 / $13.52**	**$13.78 / $15.72**
Employee & Child(ren)	**$11.60 / $13.24**	**$12.30 / $14.02**	**$12.86 / $14.66**	**$14.94 / $17.04**
Family	**$16.08 / $18.32**	**$17.02 / $19.40**	**$17.78 / $20.28**	**$20.70 / $23.60**

A. Minimum participation requirements - Employer Paid rates: 80% of eligible employees | Employee Paid rates: 35% of eligible employees.

Seeing is believing

DeltaVision® is a smart, affordable way for your employees to keep an eye on their vision — and their overall health.

80%

The amount of information our brain receives through our eyes[3]

$48 BILLION

in productivity is lost annually due to vision disorders[4]

7 MILLION

The number of people with undiagnosed diabetes[3]

See yourself healthy

Many simple vision problems go undiagnosed — problems that could be detected by an eye exam and easily corrected.

Keeping an eye out for you

When employees with a DeltaVision plan see their eye care provider, they can get tips and solutions for common vision and eye issues, including:

- Computer Vision Syndrome
- UV protection of corneas and retinas
- Eye safety (work and play)
- Impact of glare on your eyes
- The effect of standard medications on eyesight

Allow us to open your eyes

Some systemic diseases and health conditions can also be diagnosed through a comprehensive eye exam, including:

- Diabetes
- Glaucoma
- High blood pressure
- Macular degeneration

Early detection can help lessen some of the long-term effects and help preserve vision.

Simple, hassle-free benefits administration

We know you wear a lot of hats as a small 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
- Online Employer 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 Toolkit and Mobile App
  - Find a dentist
  - Schedule appointments (mobile app only)
  - Get cost estimates on dental services
  - Review claims and benefits
  - Oral health risk assessment

In 2016, Delta Dental of Arkansas processed more than

3,000,000 CLAIMS with **99.89%** ACCURACY

3 easy steps to get the benefits your business deserves

1

Complete the Delta Dental Master Application

Use this Master Application to provide Delta Dental with details about your business. It also includes Web Access Forms if you would like to use our online Employer Toolkit to update eligibility, plus receive and pay monthly premium bills online.

2

Complete enrollment forms

Complete Enrollment Forms for each employee.

3

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: New Group Sales
P.O. Box 15965
Little Rock, AR 72231

Questions? Please contact:

Danielle Collie, Account Executive at (501) 992-1628 or email dcollie@deltadentalar.com

Arkansas' #1

Dental & Vision Benefits Company

Welcome to the Delta Dental family!

1. Small Business Profiles for the State and Territories, Small Business Administration, February 2015
2. 2017 State of Small Business Report, http://www.waspbarcode.com/small-business-report
3. American Optometric Association 2014.
4. NORC at the University of Chicago, June 11, 2013, Cost of Vision Problems: The Economic Burden of Vision Loss and Eye Disorders in the United States.
5. Copay applies one time to eyeglass frame and/or lenses.
6. Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable copay, less any applicable discounts.
7. Contact Lens Fitting Exam has its own copay and is separate from the eye exam copay. Standard Contact Lens Fitting Exam applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty Contact Lens Fitting Exam applies to new contact wearers and/or a participant, who wears toric, gas permeable, or multi-focal lenses.
8. Contact lenses are in lieu of eyeglass frame and lenses benefit.
9. Medically necessary contact lenses are those prescribed for extreme visual acuity or other functional problems not treatable by eyeglass lenses. Prior authorization required.
10. The discount features are not insurance. All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. Discounts are subject to change without notice and do not apply if prohibited by the manufacturer. Discounts may vary by provider and location. Members should confirm a provider participates in offering discounts before receiving services, as not all providers offer discounts.
11. Out-of-pocket maximums apply to certain standard options on standard plastic single vision lenses and standard lined bifocal and trifocal lenses.
12. Discount over retail lined trifocal lens, including lens options.

DeltaDentalAR.com

Delta Dental insurance plans are underwritten by Delta Dental Plan of Arkansas, Inc., 1513 Country Club Road, Sherwood, AR 72120.
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