

# Delta Dental Small Group Plans: 10-99

Oral health and overall health are closely connected. That's why dental insurance is so important. And that's why Delta Dental offers small groups multiple options to choose from to help them meet their employees' dental health needs *and* their company's bottom line.

	Plan 1	Plan 2	Plan 2a	Plan 3
<b>PLAN TYPE/FEE BASIS</b>	<b>PPO™<sup>1</sup></b>	<b>PPO™<sup>1</sup></b>	<b>PPO plus Premier™<sup>2</sup></b>	<b>PPO plus Premier™<sup>2</sup></b>
<b>Diagnostic &amp; Preventive</b> <ul style="list-style-type: none"> <li>Exams</li> <li>Cleanings</li> <li>X-rays</li> <li>Sealants</li> <li>Fluoride treatments</li> </ul>	PPO: 100% Premier: 90% Non-Par: 90%	PPO: 100% Premier: 80% Non-Par: 80%	PPO: 100% Premier: 80% Non-Par: 80%	PPO: 100% Premier: 80% Non-Par: 80%
Deductibles do not apply to Diagnostic & Preventive (D&P) services, and D&P services are not applied toward calendar-year maximum <b>ONLY when using a PPO™ or Premier® provider for all services.</b> <sup>4</sup>				
<b>Basic</b> <ul style="list-style-type: none"> <li>Fillings</li> <li>Extractions<sup>3</sup></li> <li>Oral surgery<sup>3</sup></li> <li>Endodontics<sup>3</sup></li> <li>Periodontics<sup>3</sup></li> </ul>	PPO: 80% Premier: 80% Non-Par: 80%	PPO: 100% Premier: 80% Non-Par: 80%	PPO: 80% Premier: 50% Non-Par: 50%	PPO: 80% Premier: 80% Non-Par: 80%
<b>Major</b> <ul style="list-style-type: none"> <li>Crowns</li> <li>Implants</li> <li>Dentures</li> </ul>	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%

	Plan 4	Plan 5	Plan 6	Plan 7
<b>PLAN TYPE/FEE BASIS</b>	<b>PPO plus Premier<sup>2</sup></b>	<b>PPO plus Premier<sup>2</sup></b>	<b>PPO plus Premier<sup>2</sup></b>	<b>PPO<sup>1</sup></b>
<b>Diagnostic &amp; Preventive</b> <ul style="list-style-type: none"> <li>Exams</li> <li>Cleanings</li> <li>X-rays</li> <li>Sealants</li> <li>Fluoride treatments</li> </ul>	PPO: 100% Premier: 100% Non-Par: 100%	PPO: 100% Premier: 100% Non-Par: 100%	PPO: 100% Premier: 100% Non-Par: 100%	PPO: 100% Premier: 80% Non-Par: 80%
Deductibles do not apply to Diagnostic & Preventive (D&P) services, and D&P services are not applied toward calendar-year maximum <b>ONLY when using a PPO™ or Premier® provider for all services.</b>				
<b>Basic</b> <ul style="list-style-type: none"> <li>Fillings</li> <li>Extractions<sup>3</sup></li> <li>Oral surgery<sup>3</sup></li> <li>Endodontics<sup>3</sup></li> <li>Periodontics<sup>3</sup></li> </ul>	PPO: 80% Premier: 80% Non-Par: 80%	PPO: 90% Premier: 80% Non-Par: 80%	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 40% Premier: 40% Non-Par: 40%
<b>Major</b> <ul style="list-style-type: none"> <li>Crowns</li> <li>Implants</li> <li>Dentures</li> </ul>	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 60% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 40% Premier: 40% Non-Par: 40%

<b>Deductible</b>	Individual: \$50   Family: \$150 (calendar year)
<b>Maximum</b>	Select one: \$500, \$750, \$1,000, \$1,250, \$1,500, or \$2,000 (calendar year)
<b>Orthodontics (12-mo. wait for voluntary)</b>	Adult orthodontia available for groups of 25+ enrolled employees. Child orthodontia is available for groups of 10+ enrolled employees. All plans 50% coinsurance w/ \$1,000, \$1,500, or \$2,000 lifetime max.

See reverse for more information.

## GET A QUOTE

▶ [Submit a quote request to salesteam@ddpco.com.](mailto:salesteam@ddpco.com)

Most of our small group plans now have **Right Start 4 Kids**<sup>®</sup>. This product enhancement covers children up to their **13th birthday at 100% coinsurance for diagnostic & preventive, basic, and major services, with no deductible** (for the same services outlined in the plan, up to the annual maximum, and subject to limitations and exclusions). **The child must see a Delta Dental PPO or Premier provider to receive the 100% coinsurance.** If an out-of-network provider is seen, the adult coinsurance levels will apply. Orthodontics, if selected as part of the group's plan, is not covered at 100% but at the plan's listed coinsurance.

## PLAN NOTES

*Non-Par* = Non-participating. Provider is not a part of the Delta Dental PPO or Delta Dental Premier networks.

<sup>1</sup>Reimbursement for all providers is based on the PPO contracted fee. <sup>2</sup>Reimbursement is based on PPO contracted fees for PPO providers, Premier contracted fees for Premier providers, and the plan contract allowance for non-participating dentists. <sup>3</sup>You have the flexibility to include oral surgery, endodontics, and periodontics under Basic or Major categories. <sup>4</sup>You also have the flexibility to purchase each plan with or without Prevention First, Right Start 4 Kids<sup>®</sup>, and Implant coverage. With Prevention First and Right Start 4 Kids<sup>®</sup>, deductibles do not apply to Diagnostic and Preventive services.

This is a brief description of services covered under each dental plan. Please refer to employee benefit booklet for full plan details. If differences exist between this summary and the benefit booklet, the benefit booklet will govern.

## CUSTOMIZATION FOR GROUPS OF 50-99 ENROLLED EMPLOYEES

In addition to the plans outlined here, groups of 50-99 enrolled employees have the option to customize elements of their plan, including the amount of the annual maximum, coinsurance percentages, deductible amount, and even the breadth of the network to get at the coverage and price points that work for their businesses and their employees.

## DUAL CHOICE OPTION

Groups of 25-99 enrolled employees may choose to offer a **DUAL OPTION** for their employees, which means that the employer can offer two different plans for their employees to choose from. All plans can be used as dual options, specific limitations and guidelines apply. For questions regarding customization and dual options, please contact your account manager or sales representative.