



## **DENTAL & VISION BENEFITS FOR ARKANSAS SMALL BUSINESSES (2 - 50 EMPLOYEES)**

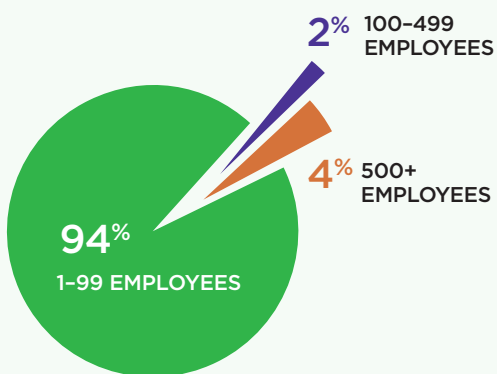
Plans and rates valid through December 31, 2021





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.**<sup>®</sup>



### 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.



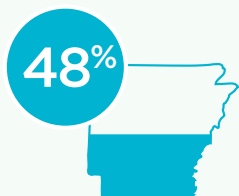
# Your mouth says a lot about your health

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.

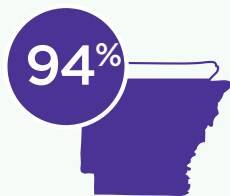


## Choice

Delta Dental offers the advantage of our dual network, one of the largest in the state and part of the Dental Dental national network. Our **PPO network** includes 48% of Arkansas dentists and offers the deepest discounts on covered services. Our **Premier network**, which also offers significant discounts, includes 94% of Arkansas dentists, giving employees the greatest access to care. The **Delta Dental National network** offers members the nation's largest network of dentists with more than 148,000 dentists and specialist at over 315,000 locations in all 50 states at 315,000 locations — and growing.<sup>A</sup>



PPO NETWORK



PREMIER NETWORK

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



## 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



## 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>A</sup>**





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

DIAGNOSTIC AND PREVENTIVE <sup>B</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>B</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>B</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%
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 (VALID THROUGH DECEMBER 31, 2021) <sup>C</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

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-children, or family policy and should be enrolled as eligible dependents of the subscriber.





DeltaVision® plans are superior for a reason



## 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
<b>IN-NETWORK COPAYMENTS</b>				
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
<b>IN-NETWORK BENEFITS</b>				
Eye Exam	Covered in full after copay			
<b>Standard Lenses (per pair)</b>				
Single Vision	Covered in full after copay <sup>5</sup>			
Bifocal	Covered in full after copay <sup>5</sup>			
Trifocal	Covered in full after copay <sup>5</sup>			
Lenticular	Covered in full after copay <sup>5</sup>			
Progressive Lens Upgrade	See description <sup>6</sup>			
Frames	\$100 retail allowance after copay <sup>5</sup>	\$130 retail allowance after copay <sup>5</sup>	\$150 retail allowance after copay <sup>5</sup>	\$150 retail allowance after copay <sup>5</sup>
<b>Contact Lens Fitting (CLF) Exam</b>				
Standard CLF Exam <sup>7</sup>	Covered in full after copay			
Specialty CLF Exam <sup>7</sup>	\$50 retail allowance after copay			
<b>Contact Lenses<sup>8</sup></b>				
Elective (Conventional or Disposable)	\$100 retail allowance	\$130 retail allowance	\$150 retail allowance	\$150 retail allowance
Medically Necessary <sup>9</sup>	Covered in full			
<b>DISCOUNTS<sup>10</sup></b>				
<b>Insured Materials</b>				
Frames	20% off amount over allowance			
Lens Options (scratch coat, UV coat, etc.)	20% off retail (premium options) or out-of-pocket maximums <sup>11</sup> (standard options)			
Progressives	20% off amount over retail lined trifocal lenses <sup>12</sup>			
<b>Additional Services</b>				
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			
<b>MONTHLY RATES (VALID THROUGH DECEMBER 31, 2021)<sup>A</sup></b>				
Employee Only	\$6.98	\$7.47	\$7.82	\$9.09
Employee & Spouse	\$12.59	\$13.46	\$14.06	\$16.35
Employee & Child(ren)	\$13.64	\$14.58	\$15.25	\$17.72
Family	\$18.87	\$20.18	\$21.09	\$24.54

A. 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.





## 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<sup>3</sup>

 **\$48**  
BILLION

in productivity is lost annually due to vision disorders<sup>4</sup>

**7**  **MILLION**

The number of people with undiagnosed diabetes<sup>5</sup>

### 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 2019, Delta Dental of Arkansas processed more than



**3,000,000**  
CLAIMS

with



**99.51%**  
ACCURACY





## 3 easy steps to get your new Delta Dental benefits.

1



### Complete the Delta Dental Master Application

Use the Master Application to provide Delta Dental with details about your business. The Master Application will become part of your contract with Delta Dental, so please complete it in its entirety.

To use our Employer Toolkit to update employee eligibility, plus receive and pay bills online, complete the Employer Toolkit Access Request form.

2



### Provide employee enrollment details

You have two options to provide employee enrollment information.

First, have each employee complete a paper enrollment form and submit all to us.

Second, provide enrollment details via spreadsheet. We will provide you with an Excel file for this option.

3



### Pay the 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: Sales & Account Management  
P.O. Box 15965  
North Little Rock, AR 72231

### What happens next?

When your Master Application and enrollment details are received in our office, we'll send an email confirming receipt. A second email will be sent when we've completed setting up your business as our newest client. Finally, you'll receive a third email on the coverage effective date of your benefits introducing your Delta Dental Account Manager.

### Questions? Please contact:

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

# Arkansas'

# #1

## Dental & Vision Benefits Company<sup>D</sup>

Welcome to the  
Delta Dental family!

D. Delta Dental of Arkansas Survey of independent insurance agents and business owners in Arkansas (July 2017)





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**

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