



**DENTAL AND VISION INSURANCE  
FOR INDIVIDUALS AND FAMILIES**

PLANS & RATES VALID FEBRUARY 1 - DECEMBER 31, 2024



## Choice

Delta Dental offers access to the largest dental network in Arkansas with **more than 94% of dentists in our PPO and Premier networks**, plus one of the largest networks in the country.<sup>4</sup>

### **Our Arkansas network**

Over 1,100 dentists and specialists with more than 2,100 locations.<sup>4</sup>

### **The Delta Dental national network**

148,000 dentists and specialists in all 50 states at 315,000 locations — and growing.<sup>4</sup>



## Savings

Not only do our networks provide great choices, they also provide discounts.



**On average, we save our members 24% on covered dental services.<sup>4</sup>**

**When you're selecting a dental insurance plan, focus on choice, care, savings and convenience.**



## Care

### **All Delta Dental plans offer:**

- 100% in-network coverage for exams, cleanings and X-rays, 2 times per year for every member
- Sealants and fluoride treatments
- Coverage for basic services (fillings)
- Composite (tooth-colored) fillings
- Coverage for major services (crowns, root canals, dentures, bridges, partials, implants, tooth removal, gum disease treatment)
- Coverage for dependents up to 26 years old



## Convenience

### **Having your dental (and vision) insurance with one company as advantages, including:**

- One ID card for dental (and vision) plans
- Online member toolkit and mobile app
  - Find a dentist
  - Schedule appointments (mobile app only)
  - Get cost estimates on dental services
  - Review benefits and claims
  - Oral health risk assessment
- Customer service reps available 8 am - 5 pm CST, Monday - Friday



## Take control of your total health with the right dental & vision insurance.

The mouth and eyes are important parts of your body and your health. They can show early warning signs of disease — so regular dental and vision checkups help you stay healthy. That's why taking care of your total health requires not just medical insurance, but also dental and vision plans.



**90% of the body's**  
diseases show signs and  
symptoms in the mouth.<sup>2</sup>



**People are 3 times**  
more likely to see an eye doctor  
versus a medical doctor.<sup>3</sup>

**It's important to take charge of your health. When you get your mouth and eyes checked every year, you're helping your whole body stay well.**



## DENTAL BENEFITS



### DIAGNOSTIC AND PREVENTIVE SERVICES

Cleanings,  
exams and  
X-rays  
**100% covered**  
(all plans/in-network)



**NO WAITING  
PERIODS**

**Delta Dental networks**

**Deductible** (per person/all s

**Annual maximum** (per pers

**Annual Carryover** (per pers

#### BASIC SERVICES (6-month v

**Fillings**

#### MAJOR SERVICES (6-month

**Periodontics** (scaling, root p  
periodontal surgery)

**Endodontics** (root canals)

**Oral surgery** (tooth removal)

**Prosthodontics**  
(crowns, dentures & bridges)

#### ORTHODONTIC SERVICES\*

**Braces and retainers**

\*Orthodontic services are ava  
The benefit allowance for serv  
for eligible services as determ



# Almost 40% of Americans

age 18-64 DO NOT  
receive regular oral care.<sup>1</sup>

	Delta 500	Delta 1000	Delta 1300
<b>Delta Dental PPO + Premier</b>			
(services)	\$50	\$50	\$50
(on)	\$500	\$1,000	\$1,300
(on)	Not available	\$250	\$325
<b>(waiting period)</b>			
	60%	80%	80%
<b>(waiting period)</b>			
(planing,	60%	50%	80%
	60%	50%	80%
)	60%	50%	80%
	Not covered	50%	50%
<b>(12-month waiting period &amp; \$1,000 lifetime maximum)</b>			
	Not covered	Not covered	50%

Available only for dependent children age 18 and younger.  
 Services of an out-of-network dentist will be reduced by 10 percent  
 provided by Delta Dental of Arkansas.

# DeltaVision is a smart, affordable way to keep an eye on your vision — and on your health.

It's a big, bold, beautiful world out there. So much to try, experience, and see. And nothing should get in the way. With the help of the EyeMed ***Insight*** Network, DeltaVision members have choices - lots of them.

**With almost 700 eye care providers across more than 330 locations in Arkansas, DeltaVision members have the freedom to find one who fits their unique needs.**



## 257 Independent Provider Locations

The ***Insight*** Network makes it easy to find a trusted neighborhood eye doctor.



## 79 Retail Provider Locations

With options including Walmart®, Sam's Club™, LensCrafters®, PearleVision®, Target Optical® and many other favorite regional retailers, members can pick the location and hours that work for them.



## Shop Online

Staying in-network also means members can use their benefits online at: [Lenscrafters.com](https://www.lenscrafters.com), [Targetoptical.com](https://www.targetoptical.com), [Ray-ban.com](https://www.ray-ban.com), [Glasses.com](https://www.glasses.com), and [Contactsdirect.com](https://www.contactsdirect.com)



## More Freedom

There are no restrictions on eyeglass frames or contact lenses. Members can apply their allowance toward any brand or lens type.



## DELTAVISION BENEFITS

BENEFIT FREQUENCY	
<b>Eye Exam</b>	Every 12 months
<b>Lenses</b> (Standard Plastic or Progressive)	Every 12 months
<b>Frames</b>	Every 24 months
<b>Contact Lens Fitting Exam</b>	Every 12 months
<b>Contact Lenses</b>	Every 12 months

BENEFITS	
<b>Eye Exam</b> (subject to copay)	
<b>Frames</b> (subject to copay)	
<b>Lenses &amp; Coatings</b> (subject to copay)	
Standard Plastic (single vision, bifocal, trifocal, lenticular)	
Standard Progressive	
Standard Polycarbonate (kids under age 19 only)	
Scratch Coating for Standard Plastics Lenses	
<b>Contact Lens Fitting (CLF) Exam</b> (subject to copay)	Standard CLF Exam
	Specialty CLF Exam
<b>Contact Lenses</b>	Conventional or Disposable
	Medically Necessary



## Extra Discounts = Extra Value

Exclusive special offers, directly from in-network providers and manufacturers, help members save even more on glasses, lenses, contacts and other materials.

- 40% off additional pairs of glasses
- 20% off any balance over the retail frame allowance
- 15% off LASIK - or 5% off promotional pricing
- 20% off non-covered items like lens cleaner or non-prescription sunglasses
- Amplifon Hearing Discount Program is available for free to all DeltaVision members

IN-NETWORK COPAYS	
Eye Exam	\$10
Lenses (no copay for contacts)	\$25
Contact Lens Fitting Exam	\$25

	IN-NETWORK BENEFITS	OUT-OF-NETWORK REIMBURSEMENTS
	Covered in full	\$30
	\$130 retail allowance	\$55
	\$130 retail allowance	\$61
	Covered in full	\$25 single vision, \$40 bifocal, \$55 trifocal, \$55 lenticular
	\$65 maximum out-of-pocket after lens copay	\$40
	Cover in full	\$5
	Cover in full	\$5
	Covered in full	\$0
	10% off retail price plus a \$50 allowance	\$0
	\$130 retail allowance	\$88
	Covered in full	\$210



of adults agree regular dental visits keep them healthy.<sup>5</sup>

## MONTHLY PREMIUMS

Valid February 1, 2024 - December 31, 2024

Delta 500		
	Dental Only	Dental & Vision
Individual Only	\$18.87	\$27.66
Individual & Spouse	\$37.74	\$52.11
Individual & Child(ren)	\$38.89	\$54.56
Family	\$57.75	\$81.04

Delta 1000		
	Dental Only	Dental & Vision
Individual Only	\$37.97	\$46.76
Individual & Spouse	\$76.27	\$90.64
Individual & Child(ren)	\$78.26	\$93.92
Family	\$116.18	\$139.47

Delta 1300		
	Dental Only	Dental & Vision
Individual Only	\$45.21	\$54.00
Individual & Spouse	\$90.77	\$105.14
Individual & Child(ren)	\$93.95	\$109.62
Family	\$139.89	\$163.18



## 2 easy ways to get the insurance you need.

When you're ready to sign-up for dental (or dental plus vision) insurance with Delta Dental, you have two easy ways to get it done.



### ONLINE

Visit our website at  
[mysmilecoverage.com/ar](https://mysmilecoverage.com/ar)



### PHONE

Call us toll free at  
**(844) 788-7627**  
Monday - Friday, 8 am - 5 pm CST

Delta Dental of Arkansas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-971-4108 (TTY: 711).

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-971-4108 (TTY: 711).

**LALE:** Ñe kwōj kōnono Kajin Majō I, kwomaroñ bōk jermal in jipañ ilo kajin ñe am̄ ejje lōk wōñāān. Kaalōk 1-800-971-4108 (TTY: 711).



1. Centers for Disease Control and Prevention website: National Center for Health Statistics (accessed January 2018); [www.cdc.gov/fastats/dental.htm](http://www.cdc.gov/fastats/dental.htm)
2. Academy of General Dentistry Know Your Teeth website: Warning Signs in the Mouth Can Save Lives (accessed August 2015); [knowyourteeth.com](http://knowyourteeth.com).
3. American Optometric Association website: Comprehensive Eye and Vision Examination (accessed January 2018); [www.aoa.org](http://www.aoa.org)
4. Delta Dental of Arkansas internal data (2002)
5. American Dental Association, Oral Health and Well-Being in the United States, 2015

### **DeltaDentalAR.com**

Delta Dental insurance plans are underwritten by Delta Dental Plan of Arkansas, Inc., 1513 Country Club Road, Sherwood, AR 72120. ©2022 Delta Dental Plan of Arkansas, Inc.