



DENTAL & VISION BENEFITS FOR ARKANSAS' SMALLER BUSINESSES

Plans and rates valid through June 30, 2027



When selecting a dental plan, focus on choice, care, savings, and convenience.



Choice

We offer access to the largest dental network in Arkansas plus one of the largest networks in the country.

Our Arkansas network

Over 1,000 dentists and specialists with more than 1,300 locations¹.

The Delta Dental national network

148,000 dentists and specialists in all 50 states at 315,000 locations — and growing¹.



Savings

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



On average, we save our members 30% on covered dental services¹

1. Delta Dental of Arkansas internal data (2026)



Care

All Delta Dental Small Business Plans offer:

- 100% in-network coverage for exams, cleanings and X-rays, 2 times per year for every member
- Extra cleanings for expectant mothers and those living with diabetes, heart disease, or periodontal disease
- Sealants & fluoride treatments for kids through age 19
- Composite (tooth-colored) fillings on any tooth
- Dental implants
- Orthodontics for children
- Coverage for dependents up to 26 years old



Right Start 4 KidsSM

RS4K provides **100% coverage** for all covered services for kids 12 years old and younger.



Convenience

Better for your business

- One group application
- Simple implementation
- One Account Manager
- Employer online 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 services reps available from 7 am to 7 pm CT
- Member portal and mobile app



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

Pay your first premium once your group is set up. No binder check needed to secure coverage!

If paying by check, please mail to the address below:

Delta Dental of Arkansas
Attn: Sales & Account
Management
P.O. Box 15965
North Little Rock, AR 72231

Payment is due by the effective date of coverage.

Want to expedite the process? Check out InsuranceMenu, our new online enrollment tool, designed to maximize efficiency when setting up your new benefits. Using InsuranceMenu, you can easily:

- Review Small Group Plans and Rates
- Digitally Sign Applications
- Manage Open Enrollment

Contact sales@ardeltadental.com to get started.

Insurance **MENU**



Right Start 4 KidsSM

The right start for healthy smiles!

Right Start 4 Kids (RS4K)

When kids 12 years old or younger visit a Delta Dental network dentist, the **RS4K benefits pay 100%¹ for all covered services under their Delta Dental plan.** These services include:

- Cleanings, exams, X-rays, fluoride treatments, and sealants
- Fillings
- Crowns and tooth removal

Also, there are no deductibles or waiting periods for any covered services. And your dental plan's annual maximum still applies.

Regular dental care for kids is crucial for promoting good oral health, preventing cavities and gum disease. It also helps establish healthy habits and a positive attitude towards dental care that can last a lifetime.

Right Start 4 Kids (RS4K) is expanded benefit coverage to help employees, who have enrolled in your dental plan, take care of their children's oral health. RS4K is for kids 12 years of age and younger who are covered on your Delta Dental plan.

RS4K eliminates deductibles and co-insurance amounts your employees are used to paying for check-ups, exams, X-rays, sealants, fillings, crowns — all covered services for kids (except orthodontics) when they see a Delta Dental network dentist.²

RS4K is included in our Delta 1000, 1500, 2000, and 2500 dental plans for smaller businesses.

1. Right Start 4 Kids benefits are subject to limitations, exclusions and your plan's annual maximum. Check your certificate of coverage for details.

2. Orthodontic services (braces) are available but are not eligible for 100% coverage under Right Start 4 Kids. When an out-of-network dentist is seen, coverage levels will be reduced.

	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
Waiting periods	No waiting periods for any services			
Delta Dental network	Delta Dental PPO + Premier			
Right Start 4 Kids (RS4K)	Included in all plans. No waiting periods, co-insurance, or deductible. 100% coverage on all covered services (except orthodontics) for kids 12 years old and younger visiting a Delta Dental network dentist.			
Carryover benefit	Included	Included	Included	Included

DIAGNOSTIC AND PREVENTIVE SERVICES^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%	80%
Emergency palliative treatment	80%	80%	80%	80%
Minor restorative services	80%	80%	80%	80%
Other basic services	80%	80%	80%	80%

MAJOR SERVICES^A

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% \$2,000 lifetime max

MONTHLY RATES — VALID THROUGH JUNE 30, 2027^B (Employer Contribution | Employee Paid)

Employee Only	\$25.72 \$27.27	\$29.53 \$31.36	\$32.43 \$34.46	\$38.61 \$41.02
Employee & Spouse	\$53.78 \$57.30	\$59.64 \$63.33	\$66.02 \$70.20	\$77.22 \$82.05
Employee & Child(ren)	\$68.98 \$73.50	\$76.50 \$81.22	\$84.68 \$90.05	\$88.03 \$93.53
Family	\$93.98 \$100.13	\$104.22 \$110.65	\$115.37 \$122.68	\$136.22 \$144.74

The rates quoted above are for new group clients with 2 - 50 enrolled employees and are guaranteed for two years. To receive employer contribution rates, group clients must have 50% of eligible employees enrolled and have a minimum of 10 enrolled. To receive employee paid rates, at least 2 eligible employees must be enrolled.

A. In-network reimbursement rates are displayed. Out-of-network reimbursement rates are 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, employee-children, or family policy and should be enrolled as eligible dependents of the subscriber.



The Insight Vision Network gives members more choices for eye care.

Our **Insight** vision network ensures all DeltaVision® members have choices — lots of them. Be it an independent eye doctor, popular retailer or online option, with the **Insight** network, DeltaVision members get the latest in advanced vision technology to find even the slightest vision issue.

With almost 800 providers across more than 300 locations in Arkansas, members have the freedom to find one who fits their unique needs.¹



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://lenscrafters.com), [Targetoptical.com](https://targetoptical.com), [Ray-ban.com](https://ray-ban.com), [Glasses.com](https://glasses.com), and [Contactsdirect.com](https://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.

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



	DeltaVision 130 (130-101024CFL35)	DeltaVision 150 (150-102024CFL35)	DeltaVision 150 (150-101012CFL35)	DeltaVision 200 (200-102524CFL35)
BENEFIT FREQUENCY				
Eye Exam	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Lenses (Standard Plastic or Progressive)	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Frames	Every 24 months	Every 24 months	Every 12 months	Every 24 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 COPAYS				
Eye Exam	\$10	\$10	\$10	\$10
Lenses (no copay for contacts)	\$10	\$20	\$10	\$25
Contact Lens Fitting Exam	\$10	\$20	\$10	\$25
IN-NETWORK BENEFITS				
Eye Exam (subject to copay)	Covered in full			
Frames	\$130 retail allowance	\$150 retail allowance	\$150 retail allowance	\$200 retail allowance
Lenses & Coating (subject to copay)				
Standard Plastic (single vision, bifocal, trifocal, lenticular)	Covered in full			
Standard Progressive	\$65 maximum out-of-pocket after lens copay			
Standard Polycarbonate (kids under age 19 only)	Covered in full			
Scratch Coating for Standard Plastic Lenses	Covered in full			
Lens Options	Options available at a fixed price include polycarbonate lenses for adults, UV treatment, tint (solid, gradient, & blue light), standard and premium anti-reflective, and photochromatic.			
Contact Lens Fitting (CLF) Exam (subject to copay)				
Standard CLF Exam	Covered in full			
Premium CLF Exam	10% off the retail price plus a \$50 retail allowance			
Contact Lenses				
Conventional or Disposable	\$130 retail allowance	\$150 retail allowance	\$150 retail allowance	\$200 retail allowance
Medically Necessary	Covered in full			
MONTHLY RATES — VALID THROUGH JUNE 30, 2027 (Employer Contribution Employee Paid)				
Employee Only	\$7.17 \$7.94	\$8.18 \$8.71	\$8.49 \$9.40	\$9.11 \$9.70
Employee & Spouse	\$14.38 \$15.09	\$14.76 \$16.55	\$15.84 \$17.86	\$16.44 \$18.43
Employee & Child(ren)	\$15.73 \$16.27	\$16.03 \$17.85	\$17.42 \$19.26	\$17.86 \$19.87
Family	\$22.75 \$23.20	\$22.16 \$25.44	\$24.36 \$27.45	\$24.68 \$28.33

The rates quoted above are for new group clients with 2-500 enrolled employees and are guaranteed for three years. To receive employer contribution rates, group clients must have 50% of eligible employees enrolled and have a minimum of 10 enrolled. To receive employee paid rates, at least 2 eligible employees must be enrolled.

DeltaVision[®]

Vision exams are in style



DeltaVision offers an exclusive benefit — One & Sun[™]

When your eligible DeltaVision members get an annual eye exam, they can claim a **FREE pair of designer sunglasses** (Ray-Ban[®], Oakley[®] and more) — just for using the vision benefits they already have. It's our way of encouraging a healthy habit that could make an important difference, since regular eye exams can help identify early signs of many costly health conditions.¹

How it works

- 1** When an eligible member has a routine eye exam and DeltaVision receives a qualifying claim, the member will automatically receive a unique redemption code in the mail.
- 2** The member will then have 90 days to visit oneandsun.com, where they can choose from several top-selling styles.
- 3** Once they enter their redemption code, provide their shipping address and submit their order, their new sunglasses will arrive within 10 business days.

To sign up for DeltaVision or add the One & Sun benefit to your existing vision plan, call us at (800) 814-3451.

See why eye exams matter



Regular eye exams can help **identify early signs of chronic health conditions** such as diabetes, heart disease, high cholesterol, blood pressure, glaucoma and cataracts.¹



People are **4 times more likely to get an eye exam than a physical**, so it's often the first sign something is wrong.²



People with diabetes account for 1 of every 4 health care dollars spent in the U.S. And, **missed workdays account for \$5.4 billion in annual indirect costs**.³



The **average employer gains \$7 for every \$1 invested in vision benefits** saving over \$2,700 annually per employee.⁴

 **DELTA DENTAL[®]**

	DeltaVision 130 + One & Sun <i>(130-101024CFL35)</i>	DeltaVision 150 + One & Sun <i>(150-102024CFL35)</i>	DeltaVision 150 + One & Sun <i>(150-101012CFL35)</i>	DeltaVision 200 + One & Sun <i>(200-102524CFL35)</i>
BENEFIT FREQUENCY				
Eye Exam	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Lenses (Standard Plastic or Progressive)	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Frames	Every 24 months	Every 24 months	Every 12 months	Every 24 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 COPAYS				
Eye Exam	\$10	\$10	\$10	\$10
Lenses (no copay for contacts)	\$10	\$20	\$10	\$25
Contact Lens Fitting Exam	\$10	\$20	\$10	\$25
IN-NETWORK BENEFITS				
Eye Exam (subject to copay)	Covered in full			
Frames	\$130 retail allowance	\$150 retail allowance	\$150 retail allowance	\$200 retail allowance
Lenses & Coating (subject to copay)				
Standard Plastic (single vision, bifocal, trifocal, lenticular)	Covered in full			
Standard Progressive	\$65 maximum out-of-pocket after lens copay			
Standard Polycarbonate (kids under age 19 only)	Covered in full			
Scratch Coating for Standard Plastic Lenses	Covered in full			
Lens Options	Options available at a fixed price include polycarbonate lenses for adults, UV treatment, tint (solid, gradient, & blue light), standard and premium anti-reflective, and photochromatic.			
Contact Lens Fitting (CLF) Exam (subject to copay)				
Standard CLF Exam	Covered in full			
Premium CLF Exam	10% off the retail price plus a \$50 retail allowance			
Contact Lenses				
Conventional or Disposable	\$130 retail allowance	\$150 retail allowance	\$150 retail allowance	\$200 retail allowance
Medically Necessary	Covered in full			
One & Sun Program	Available for eligible subscribers & spouses once every 2 calendar years.			
MONTHLY RATES - Valid through June 30, 2027 (Employer Contribution Employee Paid)				
Employee Only	\$8.68 \$9.44	\$9.68 \$10.22	\$9.98 \$10.90	\$10.62 \$11.20
Employee & Spouse	\$17.38 \$18.10	\$17.76 \$19.56	\$18.84 \$20.86	\$19.44 \$21.44
Employee & Child(ren)	\$17.24 \$17.78	\$17.54 \$19.36	\$18.92 \$20.76	\$19.36 \$21.38
Family	\$25.76 \$26.20	\$25.16 \$28.44	\$27.36 \$30.46	\$27.68 \$31.34

The rates quoted above are for new group clients with 2 - 500 enrolled employees and are guaranteed for three years. To receive employer contribution rates, group clients must have 50% of eligible employees enrolled and have a minimum of 10 enrolled. To receive employee paid rates, at least 2 eligible employees must be enrolled.

Contact your Delta Dental sales representative or account manager for more plan options.

¹ “The Clear Future: Employer Sponsored Vision Benefits”; Faster Capital; fastercapital.com; Updated February 21, 2024. ² US Department of Health – National Health Statistics Report #8. 8/6/08 ³ “New American Diabetes Association Report Finds Annual Costs of Diabetes to be \$412.9 Billion”; American Diabetes Association; November 1, 2023. ⁴ “Views: 7 key reasons employers need to offer better vision benefits”; Employee Benefit News; benefitnews.com; June 2021.

AT A GLANCE: DELTA DENTAL OF ARKANSAS

ABOUT US

Delta Dental of Arkansas helps more than 800,000 Arkansans and a total of 2 million lives nationwide keep their smiles healthy through our commercial and Medicaid coverage.

We are part of the Delta Dental Plans Association, a nationwide system of independently operated dental benefit organizations. The Delta Dental system provides coverage for more than 89 million Americans of more than 166,000 employers nationwide.



Our members have access to the nation's largest network of dental providers, with more than 148,000 dentists and specialists at over 315,000 locations in all 50 states.

OUR FOUNDATION

The Delta Dental of Arkansas Foundation was founded in 2008 to further our mission of improving the oral health of all Arkansans. For more than a decade, we have donated at least 30 percent of our net income from operations to the Foundation.

\$26+ million
invested in our
communities



800,000+
lives touched



QUICK
FACTS



600,000

covered members
in Arkansas



2 million

covered lives nationwide



98%

client retention



**.45
days**

average claim
turnaround time

Arkansas'

#1

Dental & Vision
Benefits Company

Welcome to the
Delta Dental family!



DeltaDentalAR.com

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