



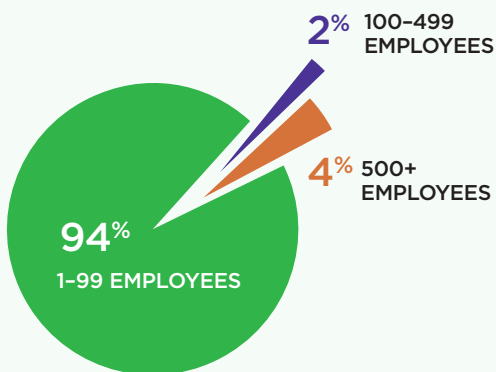
DENTAL & VISION BENEFITS FOR ARKANSAS SMALL BUSINESSES (2 - 50 EMPLOYEES)

Plans and rates valid through March 31, 2023



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.



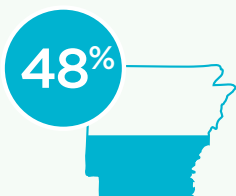
Your mouth says a lot about your health

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.

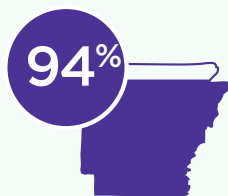


Choice

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.^A



PPO NETWORK



PREMIER NETWORK

A. Delta Dental of Arkansas internal data (October 2021)



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^A**



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 ^B (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 ^B				
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 ^B				
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% \$1,500 lifetime max

MONTHLY RATES - VALID THROUGH MARCH 31, 2023 ^C				
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.



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 700 providers across more than 330 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 March 31, 2023 (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. 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.



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 eyes³

 **\$48**
BILLION

in productivity is lost annually due to vision disorders⁴

7  **MILLION**

The number of people with undiagnosed diabetes³

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 Portal 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 2021, Delta Dental of Arkansas processed more than



3,000,000
CLAIMS

with



99.37%
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^D

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.waspbrcode.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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