



Delta 1500

## Dental benefits for businesses with 2-50 employees

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 plans to help small businesses with as few as 2 employees meet their benefit goals. We deliver valuable dental benefits at affordable rates, we

eliminate complicated benefits administration and we cover more than the bare minimum with rich plans designs — that's the **Delta Dental Difference**®.



### Choice

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

**Our Arkansas network**

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

**The Delta Dental national network**

148,000 dentists and specialists in all 50 states at 315,000 locations — and growing<sup>1</sup>



### Care

All Delta Dental plans offer:

- 100% in-network coverage for exams, cleanings and X-rays, 2 times per year for every member
- Composite (tooth-colored) fillings on any tooth
- Orthodontics for children
- Sealants & fluoride treatments through age 19
- Dental implants
- Coverage for dependents up to 26 years old



No waiting periods for any services



### 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>1</sup>



### Convenience

**Better for your business**

- One group application
- Simple implementation
- One Account Manager
- Online Employer 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 service reps available from 7 am to 7 pm CT
- Online Member Toolkit & Mobile App

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



## COVERED ON ALL PLANS

- Composite (tooth-colored) fillings on any tooth
- Orthodontics for kids
- Dental implants



No waiting periods  
for any services

	Delta 1500
Annual maximum (per person)	\$1,500
Deductible (per person/family)	\$50 / \$150
Carryover benefit <sup>A</sup>	\$375 per person per year up to \$1,500 maximum
Waiting periods	No waiting periods for any services
Delta Dental network	Delta Dental PPO + Premier

DIAGNOSTIC & PREVENTIVE <sup>B</sup> (Not subject to deductible)		BASIC SERVICES <sup>B</sup>	
Cleanings, exams and X-rays	100%	Fillings (amalgam and composite)	80%
Sealants	100%	Emergency palliative treatment	80%
Brush biopsy	100%	Minor restorative services	80%
Periodontal maintenance	100%	Other basic services	80%

MAJOR SERVICES <sup>B</sup>	
Endodontics (root canal therapy)	80%
Oral surgery	80%
Periodontics (surgical and non-surgical)	50%
Crowns	50%
Prosthodontics (bridges, implants and dentures)	50%
Relines and repairs	50%
Orthodontia (children under 19)	50% / \$1,000 lifetime maximum

MONTHLY RATES (EFFECTIVE JANUARY 1, 2020 - DECEMBER 31, 2020) <sup>C</sup>	
Employee Only	\$31.70
Employee and Spouse	\$63.40
Employee and Child(ren)	\$67.98
Family	\$106.60

A. If at least one covered service is paid in a Benefit Year and the total Benefit paid does not exceed \$749 in that Benefit Year, \$375 will carry over to the next Benefit Year's Maximum Payment. This amount will accumulate from one Benefit Year to the next, but will not exceed \$1,500 to be used in conjunction with the yearly annual maximum.

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.

[DeltaDentalAR.com](http://DeltaDentalAR.com)

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