



Trust Your Employees'
Benefits to Delta Dental

#SGEB2020



 **DELTA DENTAL**[®]



Give Employees Something to Smile About

Employees rate dental benefits second in importance when comparing insurance coverage. According to the Delta Dental Oral Health and Well-Being Survey,¹ those who visit the dentist at least once a year report a better overall well-being than those who rarely visit the dentist. And nearly eight out of 10 Americans with dental coverage visit the dentist at least once a year, compared to half who don't have coverage.

Dental benefits work because most dental disease is preventable. Detecting problems such as cavities and gum disease early may reduce costly treatments in the future. That's why our plans encourage members to visit the dentist for preventive services.

Dental is different — keep it separate.

It may be tempting to bundle dental benefits with your medical plan, but watch out for offers that sound too good to be true. Medical and dental coverage operate under very different models. While medical coverage typically focuses on treatment, dental coverage promotes prevention. And building an effective dentist network is different than a network of medical care providers.

Look for coverage from a dental expert — one with a commitment to oral health. Since 1954, Delta Dental has worked to improve oral health by emphasizing preventive care and making dental care affordable for more people.

Delta Dental is the largest provider of dental benefits in the country, covering more than 80 million people, in more than 141,000

businesses.² Founded by dentists, we create dental coverage plans based on current research and they are designed to keep people healthy and productive.

With one of the largest dental networks in Virginia and across the country, Delta Dental provides your employees with greater access to quality dental care.



¹Morpace, Inc. conducted the Delta Dental Oral Health and Well-Being Survey on behalf of Delta Dental with 1,003 consumers across the United States.

²Delta Dental Plans Association, December 2018



Delta Dental's Network Advantage

More choice...more savings

Delta Dental PPO™ and Delta Dental Premier® give employees a dual network advantage because so many dentists participate in these plans. It's likely that your employees' current dentists are already in-network, but to make sure they receive the most savings, it's recommended they check that their dentist participates in their plan before their next appointment.

With Delta Dental, you have two network options:

Delta Dental PPO is our preferred provider organization. Delta Dental PPO may provide employees lower out-of-pocket costs because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. More than 55 percent of all dentists in Virginia and 57 percent nationally participate in the Delta Dental PPO network.*

Delta Dental Premier is one of the largest dental networks in the nation, with more than 7,027 participating dentist locations in Virginia and more than 342,000 nationwide.¹ Delta Dental Premier gives employees a wide selection of dentists at a slightly higher out-of-pocket cost than our PPO network. More than 84 percent of all dentists in Virginia and 79 percent nationally participate in the Delta Dental Premier network.*

Most plans give employees the option to visit any licensed dentist; however, out-of-pocket costs may be lower when they select a Delta Dental PPO or Delta Dental Premier participating dentist. Dentists in both networks have agreed to Delta Dental's treatment policies, which helps ensure employees' dental care is cost-efficient.

Delta Dental PPO™ — EPO Plan Design (EPO Plan) uses our PPO network exclusively. Only PPO doctors are considered in-network. The EPO Plan is a fixed copayment plan, which means you'll know your cost before you visit your dentist — so there are no surprises. In addition, you'll have access to a network of thoroughly-credentialed dentists. The EPO Plan includes dozens of "no cost" procedures and won't require a referral to see a specialist.

The charts on the next page show how the right plan and an in-network provider can impact out-of-pocket costs.



*Delta Dental Plans Association, July 2019



Choose In-Network and Save

Depending on the plan, the type of network dentist your employees choose can impact their out-of-pocket costs. The charts below show examples of how in-network dentist visits can result in cost savings.

Delta Dental PPO plus Premier™

	Delta Dental PPO	Delta Dental Premier*	Out-of-Network
Dentist charge for covered procedure	\$215	\$215	\$215
Network allowance (the maximum amount Delta Dental will pay)	\$126	\$169	\$113
The percent Delta Dental pays after any deductible	80%	80%	80%
Plan Payment (what Delta Dental pays)	\$100.80	\$135.20	\$90.40
Patient payment	\$25.20	\$33.80	\$124.60

Delta Dental PPO™

	Delta Dental PPO	Delta Dental Premier*	Out-of-Network
Dentist charge for covered procedure	\$215	\$215	\$215
Network allowance (the maximum amount Delta Dental will pay)	\$126	\$126	\$126
The percent Delta Dental pays after any deductible	80%	80%	80%
Premier network allowance	N/A	\$169	N/A
Plan payment (what Delta Dental pays)	\$100.80	\$100.80	\$100.80
Patient payment	\$25.20	\$68.20	\$114.20

*Premier dentists may balance bill the difference between the PPO and Premier allowances.

Delta Dental PPO™ — EPO Plan Design

	Delta Dental PPO	Delta Dental Premier	Out-of-Network
Dentist charge for covered procedure	\$215	\$215	\$215
Network allowance (the maximum amount Delta Dental will pay)	\$150	\$0	\$0
Procedure copayment amount	\$50	Not covered	Not covered
Plan payment (what Delta Dental pays)	\$100	\$0	\$0
Patient payment (same as procedure copayment amount)	\$50	\$215	\$215

Note: Payment examples are for illustrative purposes only and assume any applicable deductibles have been met. Payment structures may vary between plans.



Preventive Care is Better Care – MaxOver®

Delta Dental has two programs that focus on preventive care: MaxOver and *Healthy Smile, Healthy You*®. By taking advantage of these programs, employers can help employees improve their oral and overall health. Let's first look at MaxOver.

MaxOver rewards members for using their preventive benefits by rolling over a portion of their annual maximum for future use.

Here's how it works:

Members must have at least one preventive exam and cleaning* during their benefit period. And all claims paid during the benefit period must be less than the MaxOver claims threshold.

If those conditions are met, a MaxOver amount will be carried over for use at a future time (the MaxOver amount is based on the plan's annual maximum). That means the amount of coverage members have access to, increases over time.**

Group Administrators will receive an annual report of members with a MaxOver account balance.

Example:

Plan's annual maximum.....\$1,500
Submit claims up to.....\$750
Amount added to next benefit period.....\$375
Maximum for next benefit period.....\$1,875

For information on MaxOver annual claims thresholds, rollover and account limits, visit DeltaDentalVA.com.

The chart below represents Delta Dental's annual maximum benefit and the correlating MaxOver amounts:

Annual Maximum Benefit	MaxOver Claims Threshold	Annual MaxOver Amount	MaxOver Account Limit
\$1,000	\$500	\$250	\$1,000
\$1,250	\$625	\$300	\$1,250
\$1,500	\$750	\$375	\$1,500
\$2,000	\$1,000	\$500	\$2,000
\$2,500	\$1,250	\$625	\$2,500
\$3,000	\$1,500	\$750	\$3,000
\$5,000	\$2,500	\$1,250	\$5,000

*Members who do not have natural teeth must have at least one preventive exam during their benefit period.
**The MaxOver account limit can never exceed the annual maximum benefit allowance.



Preventive Care is Better Care — *Healthy Smile, Healthy You*®

Healthy Smile, Healthy You is a second preventive care program Delta Dental offers. It gives members additional benefits if they have certain health conditions.

Preventive care programs reward employees for taking care of their oral and their overall health.

Here's how it works:

Members with any of the following health conditions can enroll in the program:

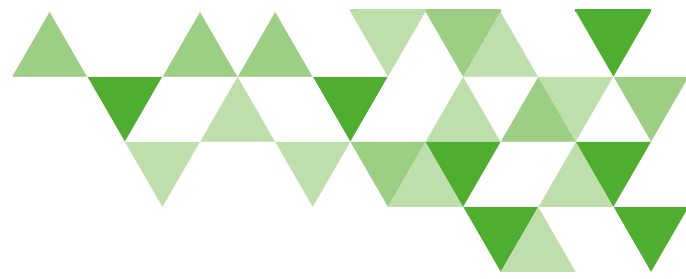
- Pregnancy
- Diabetes
- Certain high-risk cardiac conditions
- Cancer being treated with radiation and/or chemotherapy

Members with these conditions are eligible for one additional cleaning and exam beyond their regular plan limitations, per benefit period.

For pregnant members, the additional benefit is available during their pregnancy. Cancer patients are eligible for an additional fluoride treatment beyond the plan's age limit.

Delta Dental can provide employers with *Healthy Smile, Healthy You* materials to inform employees about the program.





The Benefits of Experience

Customized plan options

Delta Dental's plans are tailored with a variety of network and benefit combinations, as well as features that reward employees who practice preventive care.

Communication resources

Materials are available to educate employees on the value of dental benefits. For groups offering voluntary dental benefits, there are materials to help guide employees through the decision-making process.

Service to smile about

Our customer service team makes satisfaction a priority. In addition to a 94 percent customer satisfaction rating, our call center placed first in the country and has been named a Certified Center of Excellence by Perdue University for eight years.

Simplified online benefits administration

[DeltaDentalVA.com](https://www.DeltaDentalVA.com) includes features to make administration of your dental benefits easier with 24/7 access to benefits information, monthly bills and customized reporting.

Claims administration

Delta Dental of Virginia's claims system is designed to provide accurate claims processing. This system allows our customer service representatives to provide quick responses to questions.

Member self-service

Employees can log into [DeltaDentalVA.com](https://www.DeltaDentalVA.com) to see their number of cleanings available, maximums used to date and any remaining amounts for the plan period. They can also track claims, print ID cards and member handbooks, search for dentists who participate in their plan, estimate costs for dental procedures and chat with customer service.

For employees on the go, the Delta Dental mobile app provides benefit information securely from any mobile device. Tools such as these mean fewer benefits questions for you.

Variety plus flexibility

Our products are flexible — allowing for customized plans with a choice of deductibles, annual maximums, coinsurance amounts and network access — all so you can confidently choose the right plan.

Cost savings plus access to care

Delta Dental makes it easy for your employees to use their benefits. With one of the largest dental networks in Virginia and the U.S., it's likely their current dentist already participates with us. That means employees won't have to travel far to receive quality, cost-effective dental care.



6 Reasons to Choose Delta Dental of Virginia

1. More value for your dollar

Access to the country's largest networks of dentists,* combined with a focus on preventive care, award-winning customer service and state-of-the-art claims processing for instant, accurate information, all add up to an effective dental benefits program for your employees.

2. Innovative dental benefit solutions

Benefits can be customized into a dental plan that will best fit your financial needs and your employees' oral health needs. Plus, built-in features like *Healthy Smile*, *Healthy You®* and *MaxOver®* make it easy to encourage employees to stay healthier through preventive care.

3. We make doing business easy

Delta Dental offers cost-efficient coverage choices. From introduction to implementation, Delta Dental makes it easy for you to manage your dental benefits with online tools to access eligibility maintenance, billing and group reporting. Employees can also access benefits information from DeltaDentalVA.com or on the Delta Dental mobile app.

4. Customer service with a smile

Your employees will be serviced by an award-winning customer service team. Our claims processing system was built specifically for dental benefits requirements, which means members don't have to wait while someone searches through extraneous medical, surgical or prescription drug data. Exceptional customer service and client satisfaction ratings mean you won't have to spend time intervening on your employees' behalf to handle multiple inquiries.

5. Promoting oral health across Virginia

At Delta Dental, we believe everyone deserves a healthy smile. That's why we created the Delta Dental of Virginia Foundation, which has provided nearly \$4.2 million in grants to non-profit organizations whose work includes oral health research and education, to improve access to dental care for the underserved. All our efforts are designed to bring us closer to reaching our goal of improving the oral health of all Virginians.

6. Peace of mind — we're the dental experts

Delta Dental of Virginia has more than 50 years experience in providing dental benefits to groups, individuals and families. Our plans are easy to administer, easy to use and most importantly, cost-efficient.

For more information, contact your broker, visit DeltaDentalVA.com or call Delta Dental at 888.335.8216.

*Delta Dental Plans Association, 2019



Delta Dental of Virginia

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