

# Individual Dental Plans

Get affordable certified essential health benefit dental coverage from the nation's leading and most experienced dental benefits administrator.



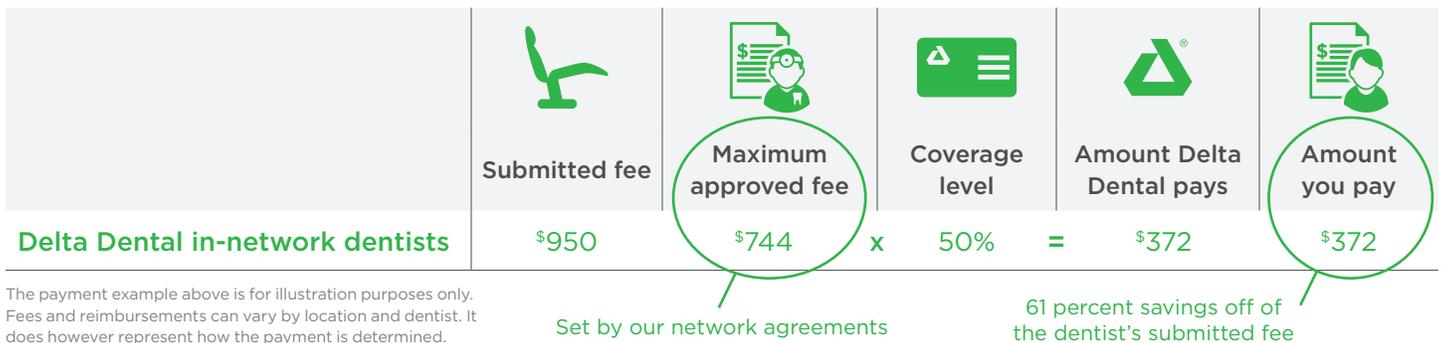
## Good health starts with a healthy smile

A healthy smile is important—not only to your oral health, but for your overall health, too. In fact, your dentist can detect more than 120 signs and symptoms of nondental disease—including cancer, diabetes, heart disease, kidney disease and osteoporosis—during a routine oral exam.<sup>1</sup>

Having dental coverage helps you get the care you need to stay healthy. It can also help keep your overall health care costs down. That's why we are pleased to offer you quality dental benefits. After all, good health starts with a healthy smile!

## Save on the care you need

For example: A dentist may submit a \$950 charge for a crown. With dental coverage, the in-network dentist accepts a reduced fee of \$744. That's an immediate savings of \$206! Furthermore, having Delta Dental coverage means Delta Dental pays a percentage from the already reduced fee. You can see how the advantages of having dental coverage can add up quickly!



## Delta Dental offers the dental benefits you need at an affordable price

- **Diagnostic and preventive care**—No waiting periods or deductibles.
- **Annual maximum**—\$1,000 annual maximum per covered person per benefit year.
  - No annual maximum limit on pediatric EHB.
- **Low deductible**—See the Summary of Benefits for details.
  - Deductible only applies to basic and major services.
- **Exceptional customer service**—Specialized representatives are available to assist you at 800-971-4108.
- **Secure online access 24/7**—Delta Dental's secure online Individual Account Manager is a fast, secure way to locate participating dentists, review your claims, access benefit information and more.

## Save money by staying in network with our nationwide network of dentists

As a Delta Dental member, you may see any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks.

**Delta Dental PPO<sup>SM</sup>** network dentists offer significant fee reductions to Delta Dental members. This minimizes your out-of-pocket costs and maximizes your dental benefits.

You may also choose a dentist from the **Delta Dental Premier<sup>®</sup>** network. Fee savings with Delta Dental Premier are not as great as with our PPO network, but Delta Dental Premier offers many advantages over visiting nonparticipating dentists.

The table below illustrates some of the advantages of choosing an in-network dentist.

	IN NETWORK		OUT OF NETWORK
	Delta Dental PPO	Delta Dental Premier	Nonparticipating
<b>Claims and payments</b>	Delta Dental participating dentists fill out and submit claim forms for you. Claim payments are sent directly to the dentist. Staying in network makes claims and payment hassle-free!		You may have to fill out and submit your own claim forms. Claim payments will be sent to you. Because of this, the dentist may require you to pay the full cost of treatment up front.
<b>Network discounts</b>	Lowest out-of-pocket costs.	Higher out-of-pocket costs than Delta Dental PPO, but may be lower than a nonparticipating dentist.	You may have the highest out-of-pocket costs.



Start smiling brighter today with Delta Dental!



We do dental. *Better.*



Underwritten by Renaissance Life & Health Insurance Company of America

1. James W. Little et al., Dental Management of the Medically Compromised Patient (St. Louis: Mosby, 2012).