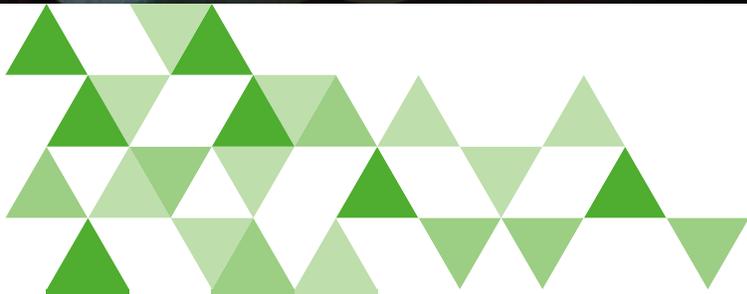




Trust Your Employees'
Smiles to Delta Dental

2018 Employer Brochure

#SGEB2018



 **DELTA DENTAL**



Give Employees Something to Smile About

Many employees rate dental benefits second in importance when comparing health 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 and treating problems such as cavities and gum disease early may reduce costly treatments in the future. That's why our plans encourage subscribers to visit the dentist for preventive services.

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.

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 and maintaining an effective dentist network is much different than building 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 75 million people, in more than 139,000 businesses.² Founded by dentists, we create dental coverage plans based on current research and designed to keep people healthy and productive.



Delta Dental's Network Advantage

More choice...more savings

Delta Dental PPOSM 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 your employees check that their dentist participates in the network(s) covered by their plan before their next appointment.

With Delta Dental, you have the flexibility of 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 53 percent of all dentists in Virginia and 54 percent nationally participate in the Delta Dental PPO network.²

Delta Dental Premier is one of the largest dental networks in the nation, with nearly 7,000 participating dentist locations in Virginia and more than 339,000 nationwide.² Delta Dental Premier gives employees a wide selection of dentists at a slightly higher out-of-pocket cost than our PPO network. More than 83 percent of all dentists in Virginia and 79 percent nationally participate in the Delta Dental Premier network.²

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

We're offering a new plan this year called the **Delta Dental PPO — EPO Plan Design (EPO Plan)**. This 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 that is more than seven times larger than the DeltaCare network³. The EPO Plan includes dozens of “no cost” procedures and won't require a referral to see a specialist.

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



Choose In-Network and Save

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

Delta Dental PPOSM plus Premier Plan

	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 PPOSM Plan

	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 PPOSM – 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

Delta Dental Premier[®] Plan

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

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 valuable services that focus strictly on preventive care. By taking advantage of these features, employers can help employees make the connection between oral and overall health.

MaxOver® - emphasizes the importance of preventive dental care by rewarding members with the rollover of a portion of their annual maximum for future use.

Here's how it works:

Members with natural teeth must have at least one preventive exam and cleaning, and members who have no natural teeth must have at least one preventive exam during their benefit period. In addition, for all members, claims paid during the benefit period must be less than the MaxOver claims threshold. Then, the appropriate MaxOver amount will be carried forward for use at a future time (the annual MaxOver amount is based on the plan's annual maximum benefit allowance). That means the level of coverage to which members have access can actually increase over time. The MaxOver account limit can never exceed the annual maximum benefit allowance.

Example:

Plan's annual maximum benefit allowance.....\$1,500
 Submit claims up to.....\$750
 Annual MaxOver amount added to next benefit period..... \$375
 Total annual maximum benefit for the next benefit period.....\$1,875

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

MaxOver annual rollover limits

MaxOver annual rollover amounts are based on a percentage of the annual maximum benefit. The following chart represents Delta Dental's annual maximum benefit and the correlating MaxOver amounts:

Annual Maximum Benefit	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
\$5,000	\$2,500	\$1,250	\$5,000

Group Administrators of the plan will receive a summary report of qualifying members who have a MaxOver balance in their accounts that they can use toward future dental services.



Preventive Care is Better Care – *Healthy Smile, Healthy You*[®]

***Healthy Smile, Healthy You*[®]** – supports the connection between oral health and overall health with additional preventive benefits for members with certain health conditions.

Preventive care features reward employees and help make the connection between oral and 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 become eligible for one additional cleaning and exam beyond the plan limitations per benefit period. For pregnant members, the additional service will be during the term of their pregnancy. Cancer patients will also be eligible for an additional fluoride application beyond the age limit specified by their plan.

Delta Dental can provide employers with materials to inform employees about the program.



The Benefits of Experience

Customized plan options

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

Communication resources

Materials are available to educate employees on the value of dental benefits for the improvement of their oral health and well-being. For groups offering voluntary dental benefits, there is a suite of materials to help guide employees through this decision process.

Service to smile about

Delta Dental of Virginia placed first in the country by Benchmark Portal for Top Contact Center. With a 93 percent customer satisfaction rating³ and a Certified Center of Excellence Award from Perdue University, our dedicated customer service team makes satisfaction a priority, giving employees and group decision makers something to smile about.

Simplified online benefits administration

DeltaDentalVA.com includes features to make administration of your company's insurance benefits easier than ever. The interface provides quick benefits information, easy access to edit employee information, access to monthly bills, as well as personalized reporting.

Claims administration

Delta Dental of Virginia's claims system is designed to handle the nuances of dental claims, eligibility and billing functions, reduce errors and provide

quick and accurate claims processing. Plus, our customer service representatives have direct access to this system, so they can provide quick responses to questions.

Member self-service

Employees can log into our secure website to see the number of cleanings available to them, maximums used to date and 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 a customer service representative. For employees on the go, the Delta Dental mobile app provides benefit information securely from any mobile device. Access to these features means fewer benefits questions for you.

Variety plus flexibility

Delta Dental provides a portfolio of dental plans designed to best meet your needs. 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 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. The Delta Dental Difference® — more value for your dollar. Access to one of the country's largest networks of dentists,² 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 the Delta Dental difference. And that difference equates 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 your group 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 anywhere from DeltaDentalVA.com or 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 \$3.6 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.

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, 2017.

³Delta Dental of Virginia, March 2017.



Delta Dental of Virginia

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