Trust Your Employees’ Smiles to Delta Dental

Dental Solutions for Small Groups
2017 Employer Brochure
Give Employees Something to Smile About

A smile is a powerful thing, and many employees rate dental benefits second only in importance to health coverage. According to the Delta Dental Oral Health and Well-Being Survey,¹ those who visit the dentist at least once a year are more likely to report a better overall well-being than those who rarely visit the dentist.

Dental coverage plays a role in dental visits. 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. Additionally, Americans who have dental coverage are 14 percent more likely to say their overall well-being is good or better than those without dental coverage.¹

Dental benefits work because most dental disease is preventable. Detecting and treating problems such as cavities and gum disease early can reduce costly treatments in the future. That’s why our plans encourage subscribers 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 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 68 million people, in more than 122,000 businesses.² Founded by dentists, we create dental coverage plans based on current research and designed to keep people healthy and productive.

Health care reform does NOT mean you need to change your dental benefits.

For plans with an effective date of 1/1/2015 or after, health plans sold to groups with 50 or fewer employees do NOT have to include pediatric dental benefits as long as:

1. There is a qualified dental plan available for purchase in the marketplace
2. The health carrier discloses that pediatric dental benefits are not included in the plan

Since Delta Dental offers exchange-certified plans, groups are free to choose the dental plan that works best for them and their employees.

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.
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 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 three network options:

**Delta Dental PPO** is our preferred provider organization. Delta Dental PPO may provide employees a lower out-of-pocket costs because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. More than 52 percent of all dentists in Virginia and 53 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 7,500 participating dentist locations in Virginia and more than 368,000 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 84 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.

**DeltaCare®** is available for our groups located in the metropolitan areas of Richmond, Tidewater and in the Northern Virginia region. DeltaCare is a DHMO-managed care network, which works like an HMO network for medical plans where a designated provider controls their oral health care. Under our DeltaCare plans, employees pay a fixed copayment for covered dental procedures with no annual deductible or maximum and are only eligible for coverage when they visit their selected DeltaCare dentist.
## 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 PPO\(^{SM}\) plus Premier Plan

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO</th>
<th>Delta Dental Premier</th>
<th>Out-of-Network</th>
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<tbody>
<tr>
<td>Dentist Charge for Covered Procedure</td>
<td>$215</td>
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<tr>
<td>Network Allowance (The maximum amount Delta Dental will pay)</td>
<td>$126</td>
<td>$169</td>
<td>$113</td>
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<tr>
<td>The percent Delta Dental pays after any deductible</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>Plan Payment (What Delta Dental pays)</td>
<td>$100.80</td>
<td>$135.20</td>
<td>$90.40</td>
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<tr>
<td><strong>Patient Payment</strong></td>
<td><strong>$25.20</strong></td>
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### Delta Dental PPO\(^{SM}\) Plan

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

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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

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:

<table>
<thead>
<tr>
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<th>Claims Threshold</th>
<th>Annual MaxOver Amount</th>
<th>MaxOver Account Limit</th>
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<tr>
<td>$1,000</td>
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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.
Healthy Smile, Healthy You® – supports the connection between oral health and overall health with additional preventive benefits for members with certain health conditions.

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.

Preventive care features reward employees and help make the connection between oral and overall health.
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. We also have exchange-certified options available.

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 is ranked as having the best customer service by brokers and was voted the number one dental insurer.¹ With a 93.6 percent customer satisfaction rating² 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, combined with a focus on preventive care benefits, 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 company and 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, including options that meet Essential Health Benefits requirements for pediatric dental benefits. 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 $3.5 million in grants to non-profit organizations whose work includes oral health research and education, as well as improving access to dental care for the underserved. All of 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 is celebrating more than 50 years of providing dental benefits to groups, individuals and families that 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.
1 Morpace, Inc. conducted the Delta Dental Oral Health and Well-Being Survey on behalf of Delta Dental with 1,003 consumers across the United States.
3 Delta Dental of Virginia, March 2016.
4 2015 Benefits Selling Reader’s Choice Awards.