



Individual Dental Plans

Graduated plans—no EHB, no benefit waiting periods.

Keep your smile healthy with dental benefits from Delta Dental

Delta Dental is one of America's largest, most experienced dental benefits companies. More than three out of four dentists nationwide participate in at least one of our two networks. As the marketplace leader, we deliver unmatched quality and value, and provide millions of Americans with affordable access to oral health care.

PLAN HIGHLIGHTS

Covered services

| | GRADUATED LOW | | | GRADUATED HIGH | | |
|--|-----------------|----------|-------------|-----------------|----------|-------------|
| | Year one | Year two | Year three+ | Year one | Year two | Year three+ |
| DIAGNOSTIC AND PREVENTIVE SERVICES | | | | | | |
| Diagnostic and preventive services—exams, cleanings, fluoride and space maintainers | | | | | | |
| Emergency palliative treatment—to temporarily relieve pain | 100% | 100% | 100% | 100% | 100% | 100% |
| Brush biopsy—to detect oral cancer | | | | | | |
| Radiographs—X-rays | | | | | | |
| BASIC SERVICES | | | | | | |
| Minor restorative services—fillings and crown repair | | | | | | |
| Oral surgery services—extractions and dental surgery | | | | | | |
| Other basic services—miscellaneous services | 30% | 50% | 70% | 40% | 60% | 80% |
| Relines and repairs—to prosthetic appliances | | | | | | |
| MAJOR SERVICES | | | | | | |
| Endodontic services—root canals | | | | | | |
| Periodontic services—to treat gum disease | | | | | | |
| Major restorative services—crowns | 20% | 35% | 50% | 30% | 40% | 50% |
| Prosthodontic services—bridges, implants, dentures and crowns over implants | | | | | | |
| Contract year maximum | \$800 | \$800 | \$1,000 | \$800 | \$1,000 | \$1,200 |
| Deductible (per contract year)—does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, and X-rays. | \$50 per person | | | \$50 per person | | |

Seeing an in-network dentist will reduce out-of-pocket expenses.

NOTE: When you receive services from a nonparticipating dentist, the percentages in this column indicate the portion of Delta Dental's nonparticipating dentist fee that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves and you are responsible for that difference.

Oral health and overall health are connected

Did you know? Your dentist can detect up to 120 different signs and symptoms of nondental diseases, including diabetes and heart disease. Regular preventive dental care can help you manage your overall health, as well as health care costs.

Easy access to dentists, easy to use benefits

Delta Dental provides access to two of the largest dental networks in the country. And when visiting a participating dentist, you won't have to wait to get reimbursed. Participating dental offices will complete and file claims for you.

Great coverage at a great price

Delta Dental benefits are affordably priced. For more information about costs and details of coverage, including exclusions and limitations, please contact your insurance agent.