



Small Group Solutions



Products Designed for Businesses
with two to 50 Benefit Eligible Employees

Employees rank dental coverage as one of their top three benefits.

As the third most-requested employee benefit, dental coverage is clearly valued – ranking among top benefits such as medical insurance and retirement plans.*

At Delta Dental of Iowa, we're committed to helping businesses of all sizes find the right coverage to fit their specific needs.

We offer a suite of products designed specifically for businesses with two to 50 benefit eligible employees. Choose from two contributory plans – Delta Dental Premier® or Delta Dental PPO plus Premier.

* 2009 LIMRA international report on small businesses.



Delta Dental PPO plus Premier Network



Delta Dental Premier – Our most popular plans

These plans give enrollees access to the exclusive Delta Dental Premier network, the largest in the industry. Enrollees have the freedom to choose any dentist they want, although there are lower out-of-pocket costs by choosing a Delta Dental Premier dentist.

Delta Dental PPO plus Premier – Two networks, better value

These preferred provider plans combine traditional benefits with lower premiums. Benefits are based on enrollees going to a Delta Dental PPOSM network dentist. With Delta Dental PPO plus Premier plans, enrollees have access to Delta Dental Premier network dentists, but have lower out-of-pocket expenses and better benefits by going to a PPO dentist.

No Cost Vision Care Discount Program

All Delta Dental enrollees have access to a vision care discount program through EyeMed Vision Care at no additional cost. The program includes discounts on exams, lenses, frames and more.

Additional Benefits

Delta Dental understands that oral health plays a vital role in maintaining general health and overall well-being. As a part of Delta Dental's standard Premier and PPO plus Premier small group plans, the following benefits are included:

To GoSM – Annual maximum carryover

This benefit allows enrollees to carryover unused annual maximums from one year to the next – offering them more flexibility and increasing their annual maximum dollars.

	Year 1	Year 2	Year 3
Annual Maximum	\$1,500	\$1,500	\$1,500
To Go Benefit	N/A	\$900	\$1,500
Total Annual Maximum	\$1,500	\$2,400	\$3,000
Eligible Benefit Used	\$600	\$700	\$800
Unused Annual Maximum	\$900	\$1,700	\$2,200
To Go Benefit Carryover	\$900	\$1,500*	\$1,500*

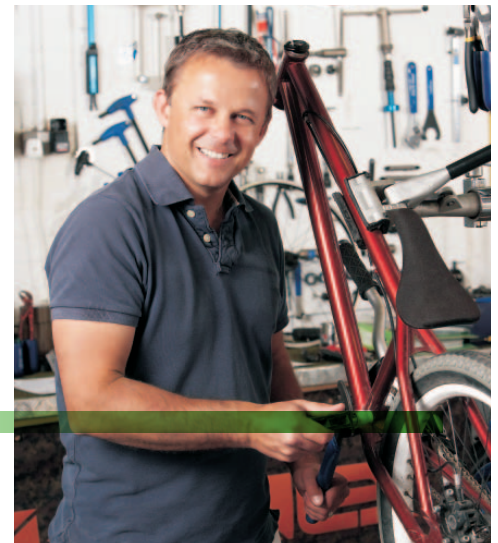
* The carryover cannot exceed the annual maximum. Please see the benefit certificate for complete details and eligibility for unused annual maximums.

Enhanced Benefits Program – Oral health meets overall health

The Enhanced Benefits Program links medical conditions and oral health by offering additional dental benefits to enrollees with the following medical conditions.

- Pregnancy
- Diabetes
- Advanced Periodontal Disease
- High-Risk Cardiac Conditions
- Suppressed Immune System
- Kidney Failure or Dialysis
- Cancer Related Chemotherapy and/or Radiation

This coverage may help employers lower overall costs by directing preventive care where it's needed most – in addition to helping promote medical cost savings.



Contact us

Discover how we can help make your benefits package as competitive as possible. You might be surprised at the big smiles we can bring to your small business. Contact your local health insurance agent or call Delta Dental at 877-423-3582 for more information.