

SMALL BUSINESS SOLUTIONS



FULL-TIME EMPLOYEES

# Big benefits for small business.

2024 Plans

 **DELTA DENTAL**<sup>®</sup>

DeltaVision<sup>®</sup>

DeltaLife<sup>™</sup>



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# A healthy, happy team.

With Delta Dental of Iowa benefits, you'll contribute to supporting your clients' overall health and well-being with budget-friendly plans that will make everyone smile.



## Enhance employee wellness.

### DENTAL

A routine dental exam can identify the signs and symptoms of more than 120 diseases early, before they can become more difficult to treat.<sup>1</sup>

### VISION

An eye exam can reveal conditions such as high blood pressure, high cholesterol, diabetes and more.

### LEGAL

Legal coverage protects the three out of four employees who experience at least one legal event per year<sup>2</sup>.

<sup>1</sup> Dental Management of the Medically Compromised Patient (7th ed.). 2008.

<sup>2</sup> "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG. February 2017.



## Improve employee productivity.

### DENTAL

Among adults, more than 164 million work hours are lost each year because of dental problems.<sup>3</sup>

### VISION

Eye care delivers a \$7,800 increase in productivity per employee.<sup>4</sup>

### LEGAL

Employees with legal coverage save an estimated average of 8.2 hours when dealing with an issue.<sup>5</sup>

<sup>3</sup> Oral Health in America: A Report of the Surgeon General. 2000.

<sup>4</sup> The Vision Council 2015 Digital Eye Strain Report.

<sup>5</sup> 2020 ARAG Plan Member Satisfaction Survey.



## Increase job satisfaction.

### DENTAL

Four in five Americans (79%) consider dental benefits to be "extremely important."<sup>6</sup>

### VISION

87% of employers offer vision benefits as a key component of recruitment.<sup>7</sup>

### LEGAL

Financial planning tools like will preparation and home buying enhance standard employer benefits programs.

<sup>6</sup> Delta Dental Children's Oral Health Survey, 2009.

<sup>7</sup> SHRM 2016 Employee Benefits Survey 2016.

Plus, life insurance and disability coverage gives employees added peace of mind.



# We'll take care of the crew.

Choosing Delta Dental not only gives companies added peace of mind knowing they're providing outstanding dental, vision, legal, life and disability benefits to their employees. It also means your clients can rest easy knowing their benefits are backed by:



## ► EXPERIENCE

With more than 50 years of experience, we're trusted by more than 4,500 Iowa employers and 1.6 million members.

## ► SAVINGS

We share the cost with employers, plus employees save even more by seeing in-network providers.

## ► CONVENIENCE

Simple online enrollment eliminates paperwork hassles.

## ► QUALITY

Get the highest level of care and consultation from providers across the country — 100% of whom meet national credentialing standards.

## ► GIVING BACK

You're choosing more than great benefits for your employees — you're helping to make a difference in the communities where they work and live. Since 2002, we've committed \$62 million to support the oral and overall health of Iowans.







DENTAL

# Smart, flexible solutions.

Delta Dental gives your clients the flexibility to choose the type of coverage that fits their team and budget.



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## PLAN OPTIONS

### Employer Choice

Our most popular employer plans. Employer offers one plan for its employees (see choices below) and chooses to either 1) contribute to the cost of the plan or 2) make it 100% voluntary (employee-paid).

#### PRIME PLANS

- ▶ **Plan A**  
Lower premiums in exchange for higher out-of-pocket expenses for services.
- ▶ **Plan B**  
Our most popular plan with the richest benefits.
- ▶ **Plan C**  
Moderately priced plan with low copays and a low annual benefit maximum.

OR

#### PLUS (ACA) PLANS

Provide additional benefits for children under 21 years.

- ▶ **Plan B Plus**

### Employee Choice

Employees pick the plan that's best for them.

#### PRIME PLANS

- ▶ **Preventive** (Basic)
- ▶ **Preferred** (Popular)
- ▶ **Platinum** (Richest)

OR

#### PLUS (ACA) PLANS

Provide additional benefits for children under 21 years.

- ▶ **Preventive** (Basic)
- ▶ **Preferred** (Popular)
- ▶ **Platinum** (Richest)



# Pick the perfect plan.

For small businesses, Delta Dental offers choice and flexibility for your benefits package. Choose from a selection of basic low-cost plans to comprehensive plans with added benefits. Plus, you'll say goodbye to paperwork hassles with our easy-to-use online platform.

## DELTA DENTAL PRODUCTS AT A GLANCE

The chart below provides an overview of dental benefits and products for small businesses. See the following pages for more plan details and descriptions.

### ► EMPLOYER CHOICE PLANS

- Delta Dental's traditional and most popular dental plans.
- Employer chooses one plan to offer to all employees.
- Plans can be offered as employer contribution or voluntary.

### ► EMPLOYEE CHOICE PLANS

- Employees choose the plan that meets their needs.
- Monthly premiums are deducted via payroll through the employer.
- Voluntary benefit only.

	Employer Choice Plans	Voluntary Employee Choice Plans
Employer contributes to premium cost	Optional	None
Preventive care — checkups, cleanings, X-rays	✓	✓
Routine and restorative services	✓	✓
Major restorative services	✓	✓*
Pediatric dental services that meet ACA requirements	Optional	Optional
No waiting periods for services	✓	✓
To Go <sup>SM</sup> — Annual Maximum Carryover	✓	
Enhanced Benefits Program — additional dental benefits based on medical conditions	✓	
Optional corrective orthodontia coverage	✓	
Employee chooses dental benefit plan		✓

91%

of small businesses choose Delta Dental's Employer Choice plans for their employees.

\*Coverage available with most plans.





DENTAL

EMPLOYER CHOICE

# Employer Choice Plans

- Delta Dental's traditional and most popular dental plans.
- Employer chooses one plan to offer to all employees.
- Plans can be offered as employer contribution or employee paid.



2024 SMALL BUSINESS SOLUTIONS





# Coverage made easy.

Employers choose their dental plan in four easy steps:

1

Pick a plan

2

Choose a network

3

Pick ortho coverage

4

Select contribution

1

Pick a plan.

Delta Dental's Employer Choice plans offer flexibility when it comes to what employees will pay when they go to the dentist.

## ► Available Plans

### PRIME PLANS

- Plan A Prime
- Plan B Prime
- Plan C Prime

Prime Plans have the same coinsurance and deductible for adults and children.

### PLUS PLANS

- Plan B Plus

Plus Plans include the Affordable Care Act (ACA) pediatric dental essential health benefits (EHB). Plan B Plus will have different benefit coinsurance and deductibles for adults and children.

## ► Comparing Prime Plans

The chart below illustrates the different coinsurance, deductibles and annual benefit maximums that a member pays when they see a Delta Dental PPO™ or Delta Dental Premier® dentist.

	Plan A	Plan B	Plan C
Annual Benefit Maximum with To Go <sup>SM</sup> per Person	\$1,500	\$2,000	\$1,000
Deductible per Person	\$25-50	\$25-50	\$50-75
Diagnostic and Preventive (i.e., exams, cleanings, X-rays)	20-30%	0-10%	0-10%
Routine and Restorative Services (i.e., cavity repair, extractions)	50%	20-30%	20-30%
Major Services (i.e., root canal, bridges, crowns, implants)	50-60%	50-60%	50-60%
Monthly Premium	\$	\$\$\$	\$



### HEALTHY SMILES PROGRAM

With the Healthy Smiles Program, eligible employees and their covered spouse will receive a free electric toothbrush and replacement heads. All it takes is a Delta Dental Member Connection account. This option can be added to Employer Choice dental plans for an additional monthly rate.

### Additional Monthly Rate

Employee	
Employee / Child(ren)	\$2.44
Employee / Spouse	
Family	\$4.64







## Choose a Delta Dental Network.

Delta Dental offers two different networks — **Delta Dental PPO plus Premier™** and **Delta Dental Premier®**. Of course, employees are always free to see any dentist they wish, but they'll have the greatest benefit and lowest out-of-pocket costs by going to a Delta Dental PPO™ dentist. In addition, participating dentists have agreed to accept Delta Dental fees as payment in full and cannot balance bill the member for covered services.

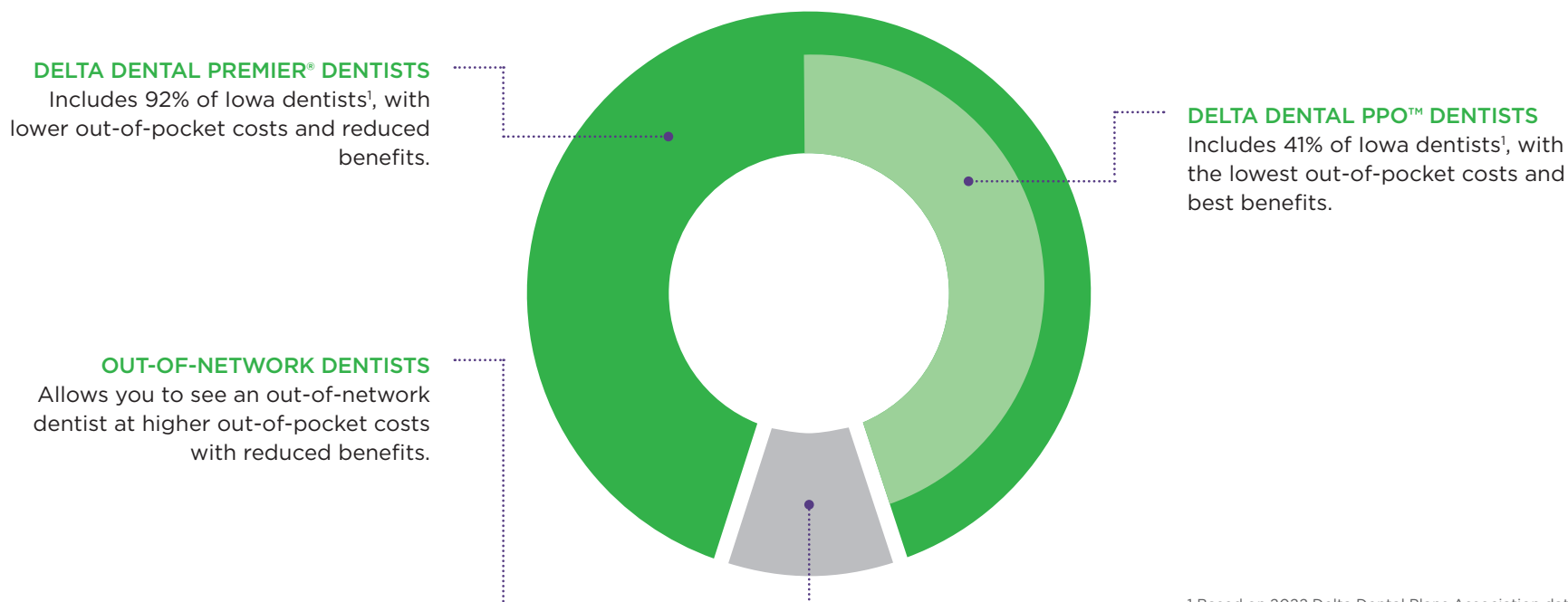
### DELTA DENTAL PPO PLUS PREMIER™ NETWORK

Employees have access to two networks — Delta Dental PPO™ and Delta Dental Premier® networks. Employees pay the lowest out-of-pocket costs when they see a Delta Dental PPO network dentist. For plan details, go [here](#).

### DELTA DENTAL PREMIER® NETWORK

Provides employees the widest choice of dentists — 92% of Iowa dentists and 76% of dentists nationwide.<sup>1</sup> For plan details, go [here](#).

## ► Delta Dental Network



<sup>1</sup> Based on 2022 Delta Dental Plans Association data.





### 3 Select whether to offer corrective orthodontia coverage for children.

Delta Dental allows employers to add corrective orthodontia (up to age 19) to their group plans. Corrective orthodontia is a popular and valued employee benefit that fixes an improper alignment of upper and lower teeth, including crooked or crowded teeth, crossbites, overbites or underbites.

Delta Dental **Employer Choice Plan B Plus** includes medically necessary orthodontia that is required by the ACA. Medically necessary orthodontia requires prior approval and is for individuals (up to age 21) with designated syndromes or genetic disorders such as cleft palate. Corrective orthodontia can be added to Plan B Plus to expand orthodontia coverage.

### 4 Pick employer contribution and rate structure.

Employers can choose to cover 100% of the plan cost, 0% or somewhere in between. When enrolling, they'll choose their contribution amount (contributory or voluntary), as well as their rate structure.

#### ► Rate Structure Options

##### PER-PERSON RATES:

- Adult (21 and older)
- Child (up to age 21 as of the group's effective/renewal date)

##### FOUR-TIER RATES:

- Single
- Employee/spouse
- Employee/child(ren)
- Family



See following pages for plans and rates.





# Additional benefits

INCLUDED WITH  
ALL EMPLOYER  
CHOICE PLANS

Delta Dental's Employer Choice plans automatically include the additional benefits listed below, helping employees get even more from their dental coverage.

## TO GO<sup>SM</sup> — ANNUAL MAXIMUM CARRYOVER

Delta Dental's To Go benefit allows employees to carry over a portion of their unused benefits to the next year, potentially doubling their Annual Benefit Maximum. The table below shows an example of how To Go works:

Year 1		Year 2		Year 3	
Annual Benefit Maximum	\$1,500	Annual Benefit Maximum (\$1,500 + \$1,000 carryover)	\$2,500	Annual Benefit Maximum (\$1,500 + \$1,500 carryover)	\$3,000
Eligible Benefit Used	\$500	Eligible Benefit Used	\$500	Eligible Benefit Used	\$1,500
Unused Annual Benefit Maximum	\$1,000	Unused Annual Benefit Maximum	\$2,000	Unused Annual Benefit Maximum	\$1,500
To Go — Annual Maximum Carryover (for use in year 2)	\$1,000	To Go — Annual Maximum Carryover (for use in year 3)	\$1,500*	To Go — Annual Maximum Carryover (for use in year 4)	\$1,500*

\* The To Go — Annual Maximum Carryover amount cannot exceed the annual benefit maximum. To Go applies to adult and child benefits on the Prime plans and adults on the Plus plans.

## ENHANCED BENEFITS PROGRAM

Certain medical conditions can improve when taking extra care of your dental health. The Enhanced Benefits Program complements your wellness program by encouraging employees to get additional dental services if they have any of the following medical conditions:

- Pregnancy
- High-risk cardiac conditions
- Suppressed immune systems
- Diabetes
- Cancer, chemotherapy and/or radiation
- Periodontal disease
- Kidney failure or dialysis





DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PPO PLUS PREMIER™

DELTA DENTAL PPO PLUS PREMIER™

# Employer Choice Prime Plans

These plans feature:

- Access to two networks with lower monthly premiums.
- Greatest network discounts when seeing a Delta Dental PPO dentist.
- The same benefits for children and adults.
- Option to add coverage for braces.



2024 SMALL BUSINESS SOLUTIONS





DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PPO PLUS PREMIER™

## ► Plan A Prime

	Delta Dental PPO™ Network Dentist	Delta Dental Premier® Network Dentist	Out-of-Network Dentist
<b>Deductible</b> per person per calendar year	\$25*	\$50	\$50
Coinsurance paid by member			
<b>Diagnostic and Preventive Care</b> (exams, cleanings, X-rays, periodontal maintenance therapy)	20%	30%	50%
<b>Routine and Restorative Services</b> (cavity repair, tooth extractions, routine oral surgery)	50%	50%	60%
<b>Posterior Composites</b> (tooth-colored filling on back teeth)	60%	70%	80%
<b>Major Restorative Services</b> (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	50%	60%
<b>Implants</b>	60%	60%	70%
<b>Annual Benefit Maximum</b> per person per calendar year	\$1,500		
<b>Corrective Orthodontia</b> (optional add-on benefit up to age 19)	50% coinsurance and \$1,500 lifetime maximum		

### 2024 Monthly Premiums

(contributory rates are based on number of eligible employees and employer contribution\*\*)

Per-Person Rates***			
# of Eligible EEs	Adult	Child	Child with Ortho
Base Rate/1-9	\$27.26	\$16.94	\$19.36
10-50	\$24.18	\$15.04	\$17.22

Four-Tier Rates						
# of Eligible EEs	Single	Employee/Spouse	Employee/Child(ren)	Family	Employee/Child(ren) with Ortho	Family with Ortho
Base Rate/1-9	\$25.58	\$53.36	\$47.28	\$75.94	\$56.68	\$89.10
10-50	\$23.66	\$50.42	\$44.72	\$71.84	\$53.62	\$84.24

\*Deductible is waived for all diagnostic and preventive care.

\*\*For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

\*\*\*For per-person rates, after paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. Prime policies do not include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%.

Rates are effective January 1, 2024 through December 31, 2024, and are subject to Iowa Insurance Division approval and Delta Dental's underwriting guidelines. For new groups, these rates are good for 24 months from initial enrollment as long as your plan does not change.



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DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PPO PLUS PREMIER™

## ► Plan B Prime

	Delta Dental PPO™ Network Dentist	Delta Dental Premier® Network Dentist	Out-of-Network Dentist
<b>Deductible</b> per person per calendar year	\$25*	\$50	\$50
Coinsurance paid by member			
<b>Diagnostic and Preventive Care</b> (exams, cleanings, X-rays, periodontal maintenance therapy)	0%	10%	30%
<b>Routine and Restorative Services</b> (cavity repair, tooth extractions, routine oral surgery)	20%	30%	50%
<b>Posterior Composites</b> (tooth-colored filling on back teeth)	50%	60%	70%
<b>Major Restorative Services</b> (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	50%	60%
<b>Implants</b>	60%	60%	70%
<b>Annual Benefit Maximum</b> per person per calendar year	\$2,000		
<b>Corrective Orthodontia</b> (optional add-on benefit up to age 19)	50% coinsurance and \$1,500 lifetime maximum		

## 2024 Monthly Premiums

(contributory rates are based on number of eligible employees and employer contribution\*\*)

Per-Person Rates***			
# of Eligible EEs	Adult	Child	Child with Ortho
Base Rate/1-9	\$35.32	\$22.82	\$26.72
10-50	\$31.38	\$20.26	\$23.76

Four-Tier Rates						
# of Eligible EEs	Single	Employee/Spouse	Employee/Child(ren)	Family	Employee/Child(ren) with Ortho	Family with Ortho
Base Rate/1-9	\$34.24	\$73.38	\$65.14	\$104.92	\$80.34	\$126.20
10-50	\$31.38	\$67.26	\$59.70	\$96.12	\$73.62	\$115.64

\*Deductible is waived for all diagnostic and preventive care.

\*\*For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

\*\*\*For per-person rates, after paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. Prime policies do not include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%.

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2024 SMALL BUSINESS SOLUTIONS



DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PPO PLUS PREMIER™

NEW OPTION WITH \$2,500  
ORTHODONTIA LIFETIME MAXIMUM

## ► Plan B Prime

	Delta Dental PPO™ Network Dentist	Delta Dental Premier® Network Dentist	Out-of-Network Dentist
<b>Deductible</b> per person per calendar year	\$25*	\$50	\$50
Coinsurance paid by member			
<b>Diagnostic and Preventive Care</b> (exams, cleanings, X-rays, periodontal maintenance therapy)	0%	10%	30%
<b>Routine and Restorative Services</b> (cavity repair, tooth extractions, routine oral surgery)	20%	30%	50%
<b>Posterior Composites</b> (tooth-colored filling on back teeth)	50%	60%	70%
<b>Major Restorative Services</b> (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	50%	60%
<b>Implants</b>	60%	60%	70%
<b>Annual Benefit Maximum</b> per person per calendar year	\$2,000		
<b>Corrective Orthodontia</b> (optional add-on benefit up to age 19)	50% coinsurance and \$2,500 lifetime maximum		

## 2024 Monthly Premiums

(contributory rates are based on number of eligible employees and employer contribution\*\*)

Per-Person Rates***			
# of Eligible EEs	Adult	Child	Child with Ortho
Base Rate/1-9	\$35.32	\$22.82	\$28.12
10-50	\$31.38	\$20.26	\$25.16

Four-Tier Rates						
# of Eligible EEs	Single	Employee/Spouse	Employee/Child(ren)	Family	Employee/Child(ren) with Ortho	Family with Ortho
Base Rate/1-9	\$34.24	\$73.38	\$65.14	\$104.92	\$83.20	\$129.96
10-50	\$31.38	\$67.26	\$59.70	\$96.12	\$76.48	\$119.40

\*Deductible is waived for all diagnostic and preventive care.

\*\*For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

\*\*\*For per-person rates, after paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. Prime policies do not include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%.

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DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PPO PLUS PREMIER™

## ► Plan C Prime

	Delta Dental PPO™ Network Dentist	Delta Dental Premier® Network Dentist	Out-of-Network Dentist
<b>Deductible</b> per person per calendar year	\$50*	\$75	\$75
Coinsurance paid by member			
<b>Diagnostic and Preventive Care</b> (exams, cleanings, X-rays, periodontal maintenance therapy)	0%	10%	30%
<b>Routine and Restorative Services</b> (cavity repair, tooth extractions, routine oral surgery)	20%	30%	50%
<b>Posterior Composites</b> (tooth-colored filling on back teeth)	50%	60%	70%
<b>Major Restorative Services</b> (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	50%	60%
<b>Implants</b>	60%	60%	70%
<b>Annual Benefit Maximum</b> per person per calendar year	\$1,000		
<b>Corrective Orthodontia</b> (optional add-on benefit up to age 19)	50% coinsurance and \$1,500 lifetime maximum		

## 2024 Monthly Premiums

(contributory rates are based on number of eligible employees and employer contribution\*\*)

Per-Person Rates***			
# of Eligible EEs	Adult	Child	Child with Ortho
Base Rate/1-9	\$30.66	\$24.22	\$28.60
10-50	\$27.22	\$21.50	\$25.40

Four-Tier Rates						
# of Eligible EEs	Single	Employee/Spouse	Employee/Child(ren)	Family	Employee/Child(ren) with Ortho	Family with Ortho
Base Rate/1-9	\$29.74	\$64.30	\$57.06	\$92.20	\$70.56	\$111.08
10-50	\$27.22	\$58.90	\$52.26	\$84.46	\$64.64	\$101.78

\*Deductible is waived for all diagnostic and preventive care.

\*\*For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

\*\*\*For per-person rates, after paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. Prime policies do not include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%.

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DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PREMIER®

DELTA DENTAL PREMIER®

# Employer Choice Prime Plans

These plans feature:

- Access to the broadest network of dentists.
- The same benefits for children and adults.
- Option to add coverage for braces for children.



2024 SMALL BUSINESS SOLUTIONS



DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PREMIER®

## ► Plan A Prime

	Delta Dental Premier® Network Dentist	Out-of-Network Dentist
<b>Deductible</b> per person per calendar year	\$25*	\$50
Coinsurance paid by member		
<b>Diagnostic and Preventive Care</b> (exams, cleanings, X-rays, periodontal maintenance therapy)	20%	40%
<b>Routine and Restorative Services</b> (cavity repair, tooth extractions, routine oral surgery)	50%	60%
<b>Posterior Composites</b> (tooth-colored filling on back teeth)	60%	70%
<b>Major Restorative Services</b> (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	60%
<b>Implants</b>	60%	70%
<b>Annual Benefit Maximum</b> per person per calendar year	\$1,500	
<b>Corrective Orthodontia</b> (optional add-on benefit up to age 19)	50% coinsurance and \$1,500 lifetime maximum	

### 2024 Monthly Premiums

(contributory rates are based on number of eligible employees and employer contribution\*\*)

Per-Person Rates***			
# of Eligible EEs	Adult	Child	Child with Ortho
Base Rate/1-9	\$31.10	\$20.20	\$22.00
10-50	\$28.78	\$18.28	\$19.94

Four-Tier Rates						
# of Eligible EEs	Single	Employee/Spouse	Employee/Child(ren)	Family	Employee/Child(ren) with Ortho	Family with Ortho
Base Rate/1-9	\$29.86	\$63.48	\$56.22	\$90.36	\$67.44	\$106.04
10-50	\$28.78	\$61.24	\$54.26	\$87.16	\$65.06	\$102.28

\*Deductible is waived for all diagnostic and preventive care.

\*\*For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

\*\*\*For per-person rates, after paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. Prime policies do not include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%.

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DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PREMIER®

## ► Plan B Prime

	Delta Dental Premier® Network Dentist	Out-of-Network Dentist
<b>Deductible</b> per person per calendar year	\$25*	\$50
Coinsurance paid by member		
<b>Diagnostic and Preventive Care</b> (exams, cleanings, X-rays, periodontal maintenance therapy)	0%	20%
<b>Routine and Restorative Services</b> (cavity repair, tooth extractions, routine oral surgery)	20%	40%
<b>Posterior Composites</b> (tooth-colored filling on back teeth)	50%	60%
<b>Major Restorative Services</b> (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	60%
<b>Implants</b>	60%	70%
<b>Annual Benefit Maximum</b> per person per calendar year	\$2,000	
<b>Corrective Orthodontia</b> (optional add-on benefit up to age 19)	50% coinsurance and \$1,500 lifetime maximum	

### 2024 Monthly Premiums

(contributory rates are based on number of eligible employees and employer contribution\*\*)

Per-Person Rates***			
# of Eligible EEs	Adult	Child	Child with Ortho
Base Rate/1-9	\$46.22	\$32.26	\$36.16
10-50	\$41.86	\$29.22	\$32.78

Four-Tier Rates						
# of Eligible EEs	Single	Employee/Spouse	Employee/Child(ren)	Family	Employee/Child(ren) with Ortho	Family with Ortho
Base Rate/1-9	\$43.94	\$89.46	\$79.84	\$126.02	\$97.56	\$150.80
10-50	\$41.86	\$85.18	\$76.04	\$120.04	\$92.90	\$143.66

\*Deductible is waived for all diagnostic and preventive care.

\*\*For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

\*\*\*For per-person rates, after paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. Prime policies do not include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%.

Rates are effective January 1, 2024 through December 31, 2024, and are subject to Iowa Insurance Division approval and Delta Dental's underwriting guidelines. For new groups, these rates are good for 24 months from initial enrollment as long as your plan does not change.



2024 SMALL BUSINESS SOLUTIONS



DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PREMIER®

NEW OPTION WITH \$2,500  
ORTHODONTIA LIFETIME MAXIMUM

## ► Plan B Prime

	Delta Dental Premier® Network Dentist	Out-of-Network Dentist
<b>Deductible</b> per person per calendar year	\$25*	\$50
Coinsurance paid by member		
<b>Diagnostic and Preventive Care</b> (exams, cleanings, X-rays, periodontal maintenance therapy)	0%	20%
<b>Routine and Restorative Services</b> (cavity repair, tooth extractions, routine oral surgery)	20%	40%
<b>Posterior Composites</b> (tooth-colored filling on back teeth)	50%	60%
<b>Major Restorative Services</b> (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	60%
<b>Implants</b>	60%	70%
<b>Annual Benefit Maximum</b> per person per calendar year	\$2,000	
<b>Corrective Orthodontia</b> (optional add-on benefit up to age 19)	50% coinsurance and \$2,500 lifetime maximum	

### 2024 Monthly Premiums

(contributory rates are based on number of eligible employees and employer contribution\*\*)

Per-Person Rates***			
# of Eligible EEs	Adult	Child	Child with Ortho
Base Rate/1-9	\$46.22	\$32.26	\$37.56
10-50	\$41.86	\$29.22	\$34.18

Four-Tier Rates						
# of Eligible EEs	Single	Employee/Spouse	Employee/Child(ren)	Family	Employee/Child(ren) with Ortho	Family with Ortho
Base Rate/1-9	\$43.94	\$89.46	\$79.84	\$126.02	\$100.42	\$154.56
10-50	\$41.86	\$85.18	\$76.04	\$120.04	\$95.76	\$147.42

\*Deductible is waived for all diagnostic and preventive care.

\*\*For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

\*\*\*For per-person rates, after paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. Prime policies do not include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%.

Rates are effective January 1, 2024 through December 31, 2024, and are subject to Iowa Insurance Division approval and Delta Dental's underwriting guidelines. For new groups, these rates are good for 24 months from initial enrollment as long as your plan does not change.



2024 SMALL BUSINESS SOLUTIONS

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DENTAL

EMPLOYER CHOICE

PRIME PLANS

DELTA DENTAL PREMIER®

## ► Plan C Prime

	Delta Dental Premier® Network Dentist	Out-of-Network Dentist
<b>Deductible</b> per person per calendar year	\$50*	\$75
Coinsurance paid by member		
<b>Diagnostic and Preventive Care</b> (exams, cleanings, X-rays, periodontal maintenance therapy)	0%	20%
<b>Routine and Restorative Services</b> (cavity repair, tooth extractions, routine oral surgery)	20%	40%
<b>Posterior Composites</b> (tooth-colored filling on back teeth)	50%	60%
<b>Major Restorative Services</b> (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	60%
<b>Implants</b>	60%	70%
<b>Annual Benefit Maximum</b> per person per calendar year	\$1,000	
<b>Corrective Orthodontia</b> (optional add-on benefit up to age 19)	50% coinsurance and \$1,500 lifetime maximum	

**2024 Monthly Premiums**

(contributory rates are based on number of eligible employees and employer contribution\*\*)

Per-Person Rates***			
# of Eligible EEs	Adult	Child	Child with Ortho
Base Rate/1-9	\$39.76	\$27.78	\$32.16
10-50	\$36.06	\$25.16	\$29.10

Four-Tier Rates						
# of Eligible EEs	Single	Employee/Spouse	Employee/Child(ren)	Family	Employee/Child(ren) with Ortho	Family with Ortho
Base Rate/1-9	\$37.82	\$78.40	\$69.90	\$111.12	\$85.78	\$133.38
10-50	\$36.06	\$74.70	\$66.60	\$105.88	\$81.72	\$127.06

\*Deductible is waived for all diagnostic and preventive care.

\*\*For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

\*\*\*For per-person rates, after paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. Prime policies do not include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%.

Rates are effective January 1, 2024 through December 31, 2024, and are subject to Iowa Insurance Division approval and Delta Dental's underwriting guidelines. For new groups, these rates are good for 24 months from initial enrollment as long as your plan does not change.



2024 SMALL BUSINESS SOLUTIONS



DENTAL

EMPLOYER CHOICE

PLUS PLANS

DELTA DENTAL PPO PLUS PREMIER™

DELTA DENTAL PPO PLUS PREMIER™

# Employer Choice Plus (ACA) Plans

These plans feature:

- Access to two networks with lower monthly premiums.
- Rich dental benefits with the greatest network discounts when seeing a Delta Dental PPO dentist.
- The ACA required benefits for children.
- Different benefits for children and adults.



2024 SMALL BUSINESS SOLUTIONS





DENTAL

EMPLOYER CHOICE

PLUS PLANS

DELTA DENTAL PPO PLUS PREMIER™

## ► Plan B Plus

	Delta Dental PPO™ Network Dentist		Delta Dental Premier® Network Dentist		Out-of-Network Dentist	
	Adult	Child	Adult	Child	Adult	Child
Deductible per person per calendar year	\$25*	\$25*	\$50	\$25*	\$50	\$225*
Coinsurance paid by member						
Diagnostic and Preventive Care (exams, cleanings, X-rays, periodontal maintenance therapy)	0%	0%	10%	0%	30%	50%
Routine and Restorative Services (cavity repair, tooth extractions, routine oral surgery)	20%	20%	30%	50%	50%	70%
Posterior Composites (tooth-colored filling on back teeth)	50%	60%	60%	60%	70%	70%
Major Restorative Services (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	50%	50%	50%	60%	70%
Implants	60%	60%	60%	60%	70%	70%
Medically Necessary Orthodontia	Not covered	50%	Not covered	50%	Not covered	50%
Adult Annual Benefit Maximum per person per calendar year	\$2,000					
Child Annual Out-of-Pocket Limit (only applies to in-network)	\$400/child or \$800 for all children under 21				Not covered	
Corrective Orthodontia (optional add-on benefit up to age 19)	50% coinsurance and \$1,500 lifetime maximum					

	Per-Person Rates			
	# of Eligible EEs	Adult	Child	Child with Ortho
	Base Rate/1-9	\$37.10	\$28.10	\$29.70
<b>2024 Monthly Premiums</b> (contributory rates are based on number of eligible employees and employer contribution**)	10-50	\$32.96	\$27.20	\$28.76

\*Deductible is waived for all diagnostic and preventive care.

\*\* For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. After paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy. Plus policies include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%. Plus policies are expected to be certified as qualified health plans.

Rates are effective January 1, 2024 through December 31, 2024, and are subject to Iowa Insurance Division approval and Delta Dental's underwriting guidelines. For new groups, these rates are good for 24 months from initial enrollment as long as your plan does not change.



2024 SMALL BUSINESS SOLUTIONS

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DENTAL

EMPLOYER CHOICE

PLUS PLANS

DELTA DENTAL PREMIER®

DELTA DENTAL PREMIER®

# Employer Choice Plus (ACA) Plans

These plans feature:

- Rich dental benefits with the broadest network of dentists.
- The ACA required benefits for children.
- Different benefits for children and adults.



2024 SMALL BUSINESS SOLUTIONS

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DENTAL

EMPLOYER CHOICE

PLUS PLANS

DELTA DENTAL PREMIER®

## ► Plan B Plus

	Delta Dental Premier® Network Dentist		Out-of-Network Dentist	
	Adult	Child	Adult	Child
Deductible per person per calendar year	\$25*	\$25*	\$50	\$225*
Coinsurance paid by member				
Diagnostic and Preventive Care (exams, cleanings, X-rays, periodontal maintenance therapy)	0%	0%	20%	50%
Routine and Restorative Services (cavity repair, tooth extractions, routine oral surgery)	20%	50%	40%	70%
Posterior Composites (tooth-colored filling on back teeth)	50%	60%	60%	70%
Major Restorative Services (root canals, gum and bone disease, crowns, inlays/onlays, bridges, partial and complete dentures)	50%	50%	60%	70%
Implants	60%	60%	70%	70%
Medically Necessary Orthodontia	Not covered	50%	Not covered	50%
Adult Annual Benefit Maximum per person per calendar year	\$2,000			
Child Annual Out-of-Pocket Limit (only applies to in-network)	\$400/child or \$800 for all children under 21		Not covered	
Corrective Orthodontia (optional add-on benefit up to age 19)	50% coinsurance and \$1,500 lifetime maximum			
2024 Monthly Premiums (contributory rates are based on number of eligible employees and employer contribution**)	Per-Person Rates			
	# of Eligible EEs	Adult	Child	Child with Ortho
	Base Rate/1-9	\$45.46	\$33.40	\$35.10
	10-50	\$41.58	\$33.00	\$34.66

\*Deductible is waived for all diagnostic and preventive care.

\*\* For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.

Adult coverage is 21 and older. Child coverage is up to age 21 as of the group's effective/renewal date. After paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy. Plus policies include the pediatric dental services as required under the Affordable Care Act (ACA). For a detailed description of specific benefits and benefit limitations, see the Benefit Certificate. Percentages shown are what the member pays. For example, if the member's coinsurance is 20%, Delta Dental pays 80%. Plus policies are expected to be certified as qualified health plans.

Rates are effective January 1, 2024 through December 31, 2024, and are subject to Iowa Insurance Division approval and Delta Dental's underwriting guidelines. For new groups, these rates are good for 24 months from initial enrollment as long as your plan does not change.



2024 SMALL BUSINESS SOLUTIONS

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DENTAL

EMPLOYEE CHOICE

DELTA DENTAL PPO PLUS PREMIER™

DELTA DENTAL PPO PLUS PREMIER™

# Employee Choice Plans

These plans feature:

- The option for employees to choose the plan that best fits their needs.
- Access to two networks.
- Greatest network discounts when seeing a Delta Dental PPO dentist.



2024 SMALL BUSINESS SOLUTIONS





# Employee Choice Plans

For employers that want to provide employees with the option to choose the dental plan that works best for them, Delta Dental offers Employee Choice Plans. Employees can choose from six standard plans in three easy steps.

**1**

## Employees pick who to cover.

Employees can choose to cover themselves, a spouse, children or the entire family. All plans have two separate rates — one rate for children up to the age of 21 and one rate for adults 21 and older.

**2**

## Employees choose a plan type.

Employees can choose a plan without (Prime) or with (Plus) the Affordable Care Act (ACA) required dental benefits for children.

**PRIME  
PLANS**

OR

**PLUS  
PLANS**

### PRIME PLANS

- Adults (21 and older) and children (up to age 21) will have the same coinsurance, deductible and annual benefit maximum.
- These plans may complement the employee's other health benefit coverage.

### PLUS PLANS

- Plus plans meet the ACA pediatric dental essential health benefit requirement, which includes maximum out-of-pocket limits, medically necessary orthodontia, and no annual or lifetime benefit maximums for children up to age 21.
- Adults (21 and older) and children (up to age 21) may have different coinsurance and deductibles for dental services.

**3**

## Employees choose from three plans.

**▶ Preventive (Basic)****▶ Preferred (Popular)****▶ Platinum (Richest)**



DENTAL

EMPLOYEE CHOICE

DELTA DENTAL PPO PLUS PREMIER™

The chart below illustrates the different coinsurance, deductibles and annual benefit maximums an adult member would pay when seeing a Delta Dental PPO™ or Delta Dental Premier® dentist.

### ► Plan Comparison

	Preventive	Preferred	Platinum
<b>Annual Benefit Maximum</b> per person	No Limit	\$1,000	\$2,000
<b>Deductible</b> per person	\$50	\$50 - 150*	\$25 - 100*
<b>Diagnostic and Preventive Care</b> (i.e., exams, cleanings, X-rays)	20 - 30%	0%	0 - 20%
<b>Routine and Restorative Services</b> (i.e., cavity repair, extractions)	50%**	50%	20 - 40%
<b>Major Restorative Services</b> (i.e., root canal, bridges, crowns, implants)	Not covered	50 - 60%	50 - 60%
<b>Monthly Premium</b>	\$	\$\$	\$\$\$

Employee Choice Plus Plans include the pediatric dental benefit required by the ACA. Plus plans will have different benefit coinsurance for adults and children. Employee Choice Prime Plans will have the same coinsurance for adults and children.

\*Deductible is waived for diagnostic and preventive services.

\*\*Oral surgery and extractions are not covered under the Preventive plan.

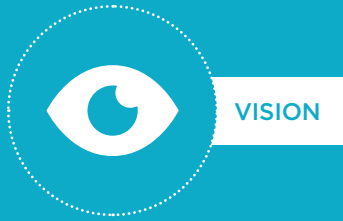
### ► 2024 Plan Rates

	Preventive		Preferred		Platinum	
	Prime	Plus	Prime	Plus	Prime	Plus
<b>Adult</b> (21 and older)	\$17.10	\$17.10	\$33.86	\$33.86	\$42.32	\$42.32
<b>Child</b> (up to age 21)	\$16.54	\$33.28	\$25.98	\$39.68	\$32.44	\$39.68

Rates are effective January 1, 2024 through December 31, 2024, and are subject to Iowa Insurance Division approval and Delta Dental's underwriting guidelines.



2024 SMALL BUSINESS SOLUTIONS



# Great benefits are coming into view.

DeltaVision provides your clients a great value in eye care, while delivering simplified management that saves everyone time. It's a program more than 1,600<sup>1</sup> Iowa businesses have trusted since 2009.



## ► Superior Coverage

### FLEXIBLE

- A variety of plans, each available on a voluntary or contributory basis.
- Includes additional benefits for certain medical conditions.

### SIMPLE

- Allows members to bundle vision with dental coverage for convenient simplified billing.
- Coverage accepted at 125,000<sup>2</sup> providers nationwide — with a choice of independent and retail providers.

### COMPREHENSIVE

- Covers exams, frames, lenses and more.
- Benefits for contact lenses and Fit & Follow-Up Exams for standard and premium lenses.

## ► True Customization

### DeltaVision plans let you:

1. Pick your Lens Copay: \$10 or \$25
2. Select your Frame Allowance: \$130, \$150 or \$200
3. Decide if you want to offer Funded or Discounted Fit & Follow-Up Contact Exams
4. Or choose to offer a Materials Only plan with a frame allowance option of: \$130, \$150 or \$200

### One & Sun Plan with **FREE** sunglasses

As a DeltaVision member, your employees and their covered spouses can score a FREE pair of designer sunglasses through our One & Sun Plan ... simply for having a routine eye exam!

► For One & Sun Plan details and rates, see pages 31 and 32.

<sup>1</sup> Based on May 2023 Delta Dental of Iowa employer data.

<sup>2</sup> EyeMed National Network, Insight, 2022.





# Plan options

Insight + Walmart In-Network	\$10 Lens Copay	\$25 Lens Copay	Materials Only
<b>Benefit Frequency</b>	Calendar year		
<b>Vision Exam</b> (once every calendar year)	\$10 copay	\$10 copay	N/A
<b>Standard Contact Lens Fit &amp; Follow-Up Exam</b> Funded	\$0 copay	\$0 copay	N/A
Discounted	Up to \$40	Up to \$40	N/A
<b>Frames</b> (once every two calendar years)	<b>Choice of allowance:</b> \$130/\$150/\$200 20% discount off balance	<b>Choice of allowance:</b> \$130/\$150/\$200 20% discount off balance	<b>Choice of allowance:</b> \$130/\$150/\$200 20% discount off balance
<b>Lens</b> Standard Plastic Lens (once every calendar year) - Single Vision, Standard Bifocal, Standard Trifocal and Standard Lenticular	\$10 copay	\$25 copay	\$10 copay
Standard Progressive Lens	\$75 copay	\$90 copay	\$75 copay
Premium Progressive Lens	<b>Copay for Tiers 1/2/3:</b> \$95/\$105/\$120 <b>Tier 4:</b> \$75 copay, plus 80% of charge less \$120	<b>Copay for Tiers 1/2/3:</b> \$110/\$120/\$135 <b>Tier 4:</b> \$90 copay, plus 80% of charge less \$120	<b>Copay for Tiers 1/2/3:</b> \$95/\$105/\$120 <b>Tier 4:</b> \$75 copay, plus 80% of charge less \$120
<b>Lens Options</b> Standard Progressive, Tint, UV Coating, Standard Polycarbonate	Various copayments per lens option — approximately equivalent to a 20% discount		
Premium Anti-Reflective Coating	<b>Copay for Tiers 1/2:</b> \$57/\$68 <b>Tier 3:</b> 80% of retail	<b>Copay for Tiers 1/2:</b> \$57/\$68 <b>Tier 3:</b> 80% of retail	<b>Copay for Tiers 1/2:</b> \$57/\$68 <b>Tier 3:</b> 80% of retail
<b>Contact Lenses</b> (once every calendar year) Conventional	<b>Choice of Allowance:</b> \$130/\$150/\$200 15% discount off the balance	<b>Choice of Allowance:</b> \$130/\$150/\$200 15% discount off the balance	<b>Choice of Allowance:</b> \$130/\$150/\$200 15% discount off the balance
Disposable	Balance over \$130/\$150/\$200	Balance over \$130/\$150/\$200	Balance over \$130/\$150/\$200
Medically Necessary	Paid in full	Paid in full	Paid in full
<b>LASIK and PRK Benefit</b>	15% off retail price or 5% off promotional price		

DeltaVision® is underwritten by Veratus Benefit Solutions, Inc., a wholly owned subsidiary of Delta Dental of Iowa, utilizing the EyeMed Vision Care Insight + Walmart network.





## ► One & Sun Plan

Vision Care Services	In-Network Member Cost	Out-of-Network Allowance
Benefit Frequency	Calendar year	
<b>Vision Exam</b> (once every calendar year) Exam	\$10 copay	Up to \$35
Dilation and Eye Exam Refraction	\$0	N/A
<b>Contact Lens Fit &amp; Follow-Up Exam</b> Standard	Up to \$40 copay	N/A
Premium	10% discount off retail price	N/A
<b>Frames</b> (once every two calendar years)	80% of balance over \$150	Up to \$75
<b>Lens</b> Single Vision Bi-focal Tri-focal	\$10 copay (standard plastic) ↓	Up to \$25 Up to \$40 Up to \$55
Standard Progressive Lens	\$75 copay	Up to \$40
Premium Progressive Lens	<b>Copay for Tiers 1/2/3:</b> \$95/\$105/\$120 <b>Tier 4:</b> \$75 copay, plus 80% of charge less \$120	Up to \$40
Lenticular	\$10 copay	Up to \$55
Other Lens Type	80% of charge	N/A
<b>Lens Options</b> Tint, UV Coating, Standard Polycarbonate	Various copayments per lens option — approximately equivalent to a 20% discount	N/A
Premium Anti-Reflective Coating	<b>Copay for Tiers 1/2:</b> \$57/\$68 <b>Tier 3:</b> 80% of retail	N/A
<b>Contact Lenses</b> (once every calendar year) Conventional Disposable Medically Necessary	85% of balance over \$150 Balance over \$150 \$0	Up to \$120 Up to \$120 Up to \$200
<b>Non-Scheduled Items</b> Doctor Misc. Materials	80% of charge	N/A
<b>LASIK or PRK Vision Correction</b>	85% of retail price or 95% of promotional price	N/A
<b>One &amp; Sun</b> (Doctor Misc. Materials)	For eligible members, 0% of the earned credit	N/A

DeltaVision® is underwritten by Veratus Benefit Solutions, Inc., a wholly owned subsidiary of Delta Dental of Iowa, utilizing the EyeMed Vision Care Insight + Walmart network.





## ► Voluntary Plan Rates

	\$10 Lens Copay			\$25 Lens Copay			Materials Only		
Frame Allowance	\$130	\$150	\$200	\$130	\$150	\$200	\$130	\$150	\$200
Fit & Follow-Up	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded			
<b>Four-Tier</b>									
Single	\$7.74 / \$8.44	\$8.14 / \$9.08	\$9.20 / \$10.10	\$6.96 / \$7.64	\$7.28 / \$8.00	\$8.46 / \$9.22	\$5.98	\$6.34	\$7.48
Employee/Spouse	\$14.70 / \$16.06	\$15.48 / \$17.30	\$17.50 / \$19.24	\$13.26 / \$14.48	\$13.90 / \$15.22	\$16.10 / \$17.56	\$11.26	\$12.02	\$14.12
Employee/Child(ren)	\$16.68 / \$18.12	\$17.56 / \$19.58	\$19.84 / \$21.80	\$15.04 / \$16.42	\$15.74 / \$17.24	\$18.22 / \$19.92	\$12.82	\$13.62	\$16.02
Family	\$22.00 / \$23.94	\$23.22 / \$25.86	\$26.18 / \$28.76	\$19.86 / \$21.70	\$20.78 / \$22.78	\$24.06 / \$26.30	\$16.86	\$17.92	\$21.10

## ► Contributory Plan Rates

	\$10 Lens Copay			\$25 Lens Copay			Materials Only		
Frame Allowance	\$130	\$150	\$200	\$130	\$150	\$200	\$130	\$150	\$200
Fit & Follow-Up	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded			
<b>Four-Tier</b>									
Single	\$5.90 / \$6.44	\$6.20 / \$6.94	\$7.02 / \$7.72	\$5.30 / \$5.82	\$5.58 / \$6.10	\$6.46 / \$7.04	\$4.58	\$4.86	\$5.72
Employee/Spouse	\$11.22 / \$12.24	\$11.84 / \$13.20	\$13.36 / \$14.68	\$10.12 / \$11.06	\$10.60 / \$11.62	\$12.28 / \$13.40	\$8.62	\$9.16	\$10.78
Employee/Child(ren)	\$12.72 / \$13.84	\$13.40 / \$14.96	\$15.14 / \$16.64	\$11.46 / \$12.54	\$12.02 / \$13.16	\$13.92 / \$15.20	\$9.78	\$10.38	\$12.22
Family	\$16.80 / \$18.28	\$17.72 / \$19.74	\$19.98 / \$21.96	\$15.16 / \$16.54	\$15.86 / \$17.38	\$18.36 / \$20.08	\$12.88	\$13.68	\$16.10

## ► One & Sun Vision Rates

	Voluntary	Contributory
Single	\$11.20	\$9.26
Employee/Spouse	\$20.80	\$17.14
Employee/Child(ren)	\$20.62	\$16.46
Family	\$28.52	\$23.02

DeltaVision® is underwritten by Veratrus Benefit Solutions, Inc., a wholly owned subsidiary of Delta Dental of Iowa, utilizing the EyeMed Vision Care Insight + Walmart network. These monthly rates are effective January 1, 2024, through December 31, 2024, and are subject to Iowa Insurance Division approval. For new groups, rates are good for 24 months from initial enrollment as long as your plan does not change. Contributory plans require employers with 50 or less employees to contribute any amount towards premiums and employers with 51+ employees to have 50 percent participation.





# Your best defense.

With issues like divorce, child custody, ID theft, living wills and even selling a house, it's no wonder 3 out of 4 employees experience at least 1 legal event per year.<sup>1</sup>



2024 SMALL BUSINESS SOLUTIONS

Delta Dental has partnered with ARAG<sup>®</sup> Legal Insurance to offer employers a comprehensive legal plan:



**100% paid-in-full coverage** for most covered matters



Access to more than **15,000 attorneys**



**Save employees thousands of dollars** on legal fees<sup>2</sup>

## Identity theft protection.

With all of our information online, protecting personal data is more important than ever. Identity theft protection comes standard with your Delta Dental legal insurance plan.

### HOW IT PROTECTS AGAINST LOSSES RELATED TO IDENTITY THEFT:

- Monitors whether your identity is being bought or sold online
- Provides full-service restoration if your identity is stolen
- Track changes to your credit file

<sup>1</sup> "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG. February 2017

<sup>2</sup> Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2018 or 2019 and paid by December 31, 2020, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years' experience according to "The Survey of Law Firm Economics: 2018 Edition."

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# More productivity and peace of mind.

When expert legal advice is only a phone call away, it saves employees time. In fact, ARAG members save an estimated average of 8.2 hours when dealing with a legal issue, which means they'll be more productive at work.<sup>1</sup>

ALL FOR ONLY

**\$26** /mo.

Compared to costly legal expenses, court fees and fines, legal insurance can save employees thousands of dollars on legal fees<sup>2</sup>

<sup>1</sup> 2020 ARAG Plan Member Satisfaction Survey

<sup>2</sup> Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2018 or 2019 and paid by December 31, 2020, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years' experience according to "The Survey of Law Firm Economics: 2018 Edition."

Legal insurance through Delta Dental covers the most common legal issues, from major life events to everyday inconveniences:

## CONSUMER PROTECTION

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes

## CRIMINAL MATTERS

- ✓ Juvenile
- ✓ Parental responsibility

## DEBT-RELATED MATTERS

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

## DRIVING MATTERS

- ✓ License suspension/revocation
- ✓ Traffic tickets

## TAX ISSUES

- ✓ IRS tax audit
- ✓ IRS tax collection

## FAMILY

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

## REAL ESTATE & HOME OWNERSHIP

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

## WILL & ESTATE PLANNING

- ✓ Powers of attorney
- ✓ Trusts
- ✓ Wills







LIFE & DISABILITY

# Help during hard times.

Delta Dental has partnered with a top life insurance company to offer affordable voluntary and employer-paid life insurance and disability coverage.



## Affordable financial protection.

With DeltaLife™ you can ensure your employees, and their eligible dependents, have access to cost-effective, flexible solutions to help them during life's most difficult times.



### LIFE INSURANCE

A variety of options to protect an employee's finances while they're alive as well as care for their loved ones after they're gone.



### DISABILITY (SHORT- AND LONG-TERM)

Coverage to help replace an employee's income due to non-occupational illness or injury.

### ► Plan Features

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- Competitive pricing — standard and preferred rates (vary by industry).
- Convenient online claims submission for policyholders.
- Informative reporting capabilities for employers.



2024 SMALL BUSINESS SOLUTIONS

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# Find work-life balance.

As life happens, DeltaLife™ helps your employees find balance and support. Comprehensive value-added benefits — many of which are available to employees at no additional cost — provide for employees while also protecting your business's bottom line:



**Attract and retain talent**



**Competitive benefits at affordable prices**



**Convenient payroll deduction**

► Visit [www.deltadentalia.com/life](http://www.deltadentalia.com/life) for more information and rates.



## ► Additional benefits with DeltaLife

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

- ✓ Counseling
- ✓ Rehabilitative services
- ✓ Referral services
- ✓ Legal consultations
- ✓ Financial and credit counseling

### TRAVEL ASSISTANCE

- ✓ Pre-trip assistance with required documentation and immunizations
- ✓ Emergency assistance when traveling 100+ miles away from home
- ✓ Emergency evacuation
- ✓ Medical transportation



# Eligibility & underwriting details.

Use this helpful information to determine group eligibility for coverage.

## ► Group Guidelines

### ELIGIBLE GROUPS

1. Employer must be headquartered in Iowa.
2. 1 to 50 benefit-eligible employees.
3. Minimum number of employees to qualify as a group:
  - a. Must employ one or more people with combined worked hours of 1,560 (as a minimum) in the previous year.
  - b. The following people cannot be included in the calculation:
    - i. Shareholder with more than 2 percent ownership of an S corporation and their spouse
    - ii. Any owner with more than 5 percent ownership and their spouse
    - iii. Seasonal workers (120 or less days per year)
4. Groups formed for the sole purpose of obtaining group insurance are not eligible.

### UNDERWRITING RULES

1. Employer is required to sponsor the plan with enrollment maintenance and payroll deductions, regardless of the level of contribution.
2. Only one dental, one vision and one legal plan can be selected by your group.
3. Delta Dental of Iowa is your only carrier for dental and vision benefits.
4. Changes to your dental, vision and legal plans can only be made during the annual renewal period and 15 days prior to the renewal effective date.
5. Group termination notification, as stated in your Delta Dental Group Insurance Policy, must be sent to Delta Dental in writing at least 30 days in advance of the desired termination date.
6. Contract periods are a maximum of 24 consecutive months for new dental contracts and 12 consecutive months for renewal contracts. For vision, contract periods are 24 consecutive months for new and renewal contracts. For legal, contract periods are 12 consecutive months for new and renewal contracts. Contracts are renewed at the end of each contract period. The contract period may be shortened, if needed, to align with other benefits.
7. If the employee wishes to enroll children in the plan, all eligible children under age 18 must be enrolled, unless they are covered elsewhere.
8. For legal coverage, you, your spouse and dependents are automatically covered when you enroll in the plan.

## ► Dental and Vision Underwriting Guidelines

### CONTRIBUTION

Contribution is the amount you, as the employer, contribute toward your employee's premium costs. If you choose to contribute any amount towards premiums and you have 10 or more eligible employees, you will receive the best rates with our contributory dental and vision plans. Employers who offer a defined contribution for benefits are considered contributory. If the level of contribution and/or participation changes, it may impact the rates you are billed. Changes to your plan's premium rate will be made at your annual renewal date.

Delta Dental also offers voluntary plans for employers who do not contribute toward plan costs. All voluntary plans require enrollment maintenance and payroll deductions by the employer. Base rates would apply regardless of the number of employees enrolled.

For new groups, dental and vision rates are good for 24 months from initial enrollment as long as your plan does not change.





## ► Enrollment Guidelines

### ELIGIBLE EMPLOYEES

The following is a list of qualifying classes of employees. You determine which class or classes of employees are eligible for benefits in your group and all employees within those classes become eligible. You may not offer benefits to selected individuals within a class.

1. Active, permanent, full-time employees. Each employer determines the number of hours required to be considered full time.
2. Owners, partners, sole proprietors and salaried corporate officers, if actively managing the business, having the same fringe benefits, and appearing on official payroll records.
3. Independent sales representatives, if the employer pays Workers' Compensation, fringe benefit premiums, unemployment and Social Security for these employees.
4. Board members, if they are included in the total eligible employee count and required participation and contribution guidelines are applied.
5. Pensioned employees, if included in a formal retirement program.
6. Former employees eligible for benefits under Federal COBRA requirements.

### ELIGIBILITY ENROLLMENT REQUIREMENTS

1. Eligible Persons must apply for coverage when initially eligible or with a qualifying event as defined in your benefit documents.
2. If an Eligible Person does not apply for coverage when initially eligible, they will not be eligible to enroll in the plan until your next anniversary date, unless the election is due to a qualifying event.
3. If an Eligible Person drops coverage, they will not be eligible to re-enroll in the plan until your next anniversary date, unless the election is due to a qualifying event.

## ► Life and Disability Eligibility Requirements

- Employer must have 2 to 99 benefit-eligible employees.
- Minimum of 2 lives must be enrolled with employer-paid products.

- 25% of eligible employees required for voluntary offerings.
- 100% participation required for employer paid offerings.
- Employees must be active full-time, working a minimum of 30 hours a week.
- Retirees and part-time, temporary or seasonal employees are not eligible.
- Contract periods are 24 months.
- Premium rates and coverages offered are dependent upon a minimum number of employees being approved for coverage.
- Eligible employees will be able to apply for coverage up to the guaranteed issue amount without providing Evidence of Insurability. Any amount of coverage requested in excess of the guaranteed issue amount will first require medical underwriting and written approval.
- Law enforcement and/or fire protection occupations cannot exceed 30% of the eligible population.

## ► Short-term Disability

After the elimination period, the benefit will be 60% of covered weekly earnings up to the maximum weekly benefit selected. As long as the employee meets the definition of disability and continues to be disabled, this benefit will be paid based on the duration elected (or the start of long-term disability coverage).

- Employer-paid: A 3/12\* pre-existing condition exclusion clause applies for groups of 2 to 9 eligible employees.
- Voluntary: A 3/12\* pre-existing condition.

## ► Long-term Disability

After the elimination period, the benefit will be 60% of covered monthly earnings up to \$6,000 per month. As long as the employee meets the definition of disability and continues to be disabled, this benefit will be paid to the contract duration. A 3/12\* pre-existing condition exclusion clause applies.





# Materials for 2024 Plans

This guide provides a detailed overview of our dental, vision, legal, life and disability coverage options. For more information or for materials to share, visit the links below:

[▶ RATE SHEET](#)[▶ EMPLOYER FLYER](#)[▶ VISION FLYER](#)[▶ ENHANCED BENEFITS](#)[▶ TO GO](#)[▶ PLAN SUMMARY SHEETS](#)[▶ LEGAL FLYER](#)[▶ LIFE & DISABILITY FLYER](#)



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Call 877-423-3582



Enroll your clients  
through our online  
enrollment platform



DeltaVision®

DeltaLife™

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