

# Healthy choices made easy.

Healthy employees are generally happier and more productive. And that's good for business! Dental, vision and legal plans from Delta Dental of Iowa are **simple and affordable** to meet your employees' specific needs. Plus you get pricing peace of mind with a **2-year rate guarantee\***



## Smile! The choice is yours.

You can contribute to the cost of coverage or make your Delta Dental plan completely voluntary. Either way, your employees will enjoy these benefits:



### FLEXIBLE

**To Go<sup>SM</sup>** lets employees roll over a portion of their unused annual benefit maximum to the next year, potentially doubling their benefit.



### COMPREHENSIVE

**Enhanced Benefits Program** helps employees with special medical conditions (i.e. pregnancy, diabetes, cardiac disease) get additional services.



### SIMPLE

Chances are your employees won't have to change dentists because we offer a **large provider network** — with almost 93%<sup>1</sup> of dentists in Iowa.

### ► COVERAGE OPTIONS

Delta Dental gives you the flexibility to pick a plan that works best for both your budget and your employees. Coverage amounts shown are what your employees would pay when they see a network 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 canals, 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.

<sup>1</sup> Based on 2022 Delta Dental of Iowa provider data.



VISION

# You'll see one flexible benefit.

DeltaVision gives you the flexibility to customize your vision care plan to meet the needs of your employees and your business:



## FLEXIBLE

You pick the plan that works best for your employees with three easy choices:

- Lens copay: \$10 or \$25
- Frame allowance: \$130, \$150 or \$200
- Fit & Follow-Up Contact Exams: Discounted or Funded

Or you can offer a Materials Only plan.

- Frame allowance: \$130, \$150 or \$200



## COMPREHENSIVE

Employees get:

- Access to a national network of providers and leading optical retailers
- Additional benefits for certain medical conditions
- Discounts for exams, frames, contact lenses and more



## SIMPLE

Whether you contribute to the plan or make it voluntary, you'll enjoy:

- Easy implementation and administration
- Combined billing for vision and dental
- No rate changes for 2 years\*



## One & Sun Plan with FREE sunglasses

With our One & Sun Plan, your employees and their covered spouse can score a free pair of designer sunglasses ... simply for having a routine eye exam.



LEGAL

# 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>

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



## FLEXIBLE

Could save employees thousands of dollars on legal fees<sup>2</sup>



## COMPREHENSIVE

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



## SIMPLE

Access to more than 15,000 attorneys with just one call

► Visit [deltadentalia.com/smallbusiness](https://deltadentalia.com/smallbusiness)

► Call your agent or Delta Dental at **877-423-3582**

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

DeltaVision is underwritten by Veratrus Benefit Solutions, Inc., a wholly owned subsidiary of Delta Dental of Iowa, utilizing the EyeMed Vision Care Insight Network.

<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."

The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the identity theft plan summary for details.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.

This coverage is underwritten by ARAG Insurance Company of Des Moines, Iowa.

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