

## Agent Guide

Individual and Family Dental and Vision Insurance for Iowans

### Available Plans

Individuals can enroll in:

1. Dental Only
2. Dental and Vision with Hearing Discount

### Dental Plans:

Delta Dental offers 3 dental plans to choose from.

<b>Preventive</b>   Basic Plan	<b>Preferred</b>   Most Popular	<b>Platinum</b>   Richest Benefits
No coverage limit for routine, preventive care	Low monthly premium for comprehensive dental coverage	Lower deductibles/out-of-pocket expenses
Annual Benefit Maximum: No Limit	Annual Benefit Maximum: \$1,000	Annual Benefit Maximum: \$2,000

Delta Dental offers two plan types: **Prime** and **Plus**. Both plans have the same adult coverage, but Plus plans cover the Affordable Care Act (ACA) pediatric dental essential health benefits (EHB). This benefit only applies to children under the age of 21 (as of January 1 of the plan year).

### Vision Plan:

Members can add vision coverage when they purchase a dental plan. Along with coverage for annual exams, they receive significant savings on frames, lenses, contact lenses, LASIK or PRK vision correction, and more.

### Who Can Enroll

Individuals who are residents of the state of Iowa.

### How to Enroll

#### 1. Online Application (Preferred Method)

- a. Delta Dental has created **personalized URLs (PURLs) for each agent** that is setup to do business with us. Your PURL points to our online application and when you or your clients use this URL, you don't have to worry about selecting your information in the agent section. Your information is already tied to the application, and you'll get credit for the sale. If you don't have a PURL, please email [marketing@deltadentalia.com](mailto:marketing@deltadentalia.com).

- b. Use our [public online application](#). Just make sure you or your client select your name under the agent information.

For both online applications, once submitted, you will receive a confirmation email letting you know the application has been received.

## 2. Paper Application

- a. If you'd rather, you can complete a [paper application](#).

### Where to Find Plan Information

The following materials were created with information on the available plans:

- [2024 Member Brochure](#)
- [Plan Summary Sheets](#)

### What are the Plan Rates

Dental and Vision rates are not changing for 2024.

Plan Name	Prime Dental Rates		Plus Dental Rates**	
	Monthly per-person rates		Monthly per-person rates	
	Adult (21+)	Child (up to age 21*)	Adult (21+)	Child (up to age 21*)
Preventive	\$20.16	\$19.56	\$20.16	\$46.92
Preferred	\$43.02	\$32.98	\$43.02	\$50.42
Platinum	\$60.70	\$46.56	\$60.70	\$56.98
Vision Rate				
Monthly per-person rates				
\$17.72				

\*Adult coverage is for ages 21 and older. Child coverage is up to age 21 as of the policy effective date or renewal date. Rates are effective January 1, 2024 through December 31, 2024. 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.

\*\*Delta Dental Plus Plans include the Pediatric Dental Essential Health Benefit.

### Why These Plans Are the Right Choice

Your clients will join more than one million Iowans already covered by Delta Dental and get access to:

- **Providers wherever they go.**
  - **Dental Network** – Our unique two-tier network helps members pay less for the dental care they need.
  - **Delta Dental Premier® Network** includes more than 90% of Iowa dentists. Members pay lower out-of-pocket costs with reduced benefits.

- **Delta Dental PPO™ Network** includes more than 40% of Iowa dentists. Members pay the lowest out-of-pocket costs and get the best benefits.
- **Vision Network** – the largest network of independent providers and leading optical retailers. Plus members get access to online retailers for additional choices and savings.
- Comprehensive dental coverage at a competitive rate
- A vision plan that has a **\$130 frame allowance every calendar year** – most plans cover frames every 24-months.
- Hearing care discounts – available at **no additional charge** when your client enrolls in vision coverage.
- Additional benefits for members with diabetes

### Frequently Asked Questions for Agents

**Q. I don't know what my personalized URL is. How do I get it?**

**A.** If you didn't receive or don't have the original email that was sent with your custom URL, you can email [marketing@deltadentalia.com](mailto:marketing@deltadentalia.com) and request it.

**Q. I am a new agent, and I don't have a personalized URL. How do I get one?**

**A.** New agents can request their URL by emailing [marketing@deltadentalia.com](mailto:marketing@deltadentalia.com).

**Q. If I am a sales associate helping an agent complete a client's application, can I use the agent's personalized URL?**

**A.** Yes, the agent can share their URL with you, and you can use that link to complete the application.

**Q. Can a client enroll in both dental and vision, but only include certain family members on the vision policy?**

**A.** No. All individuals on the policy must be enrolled in both plans.

**Q. If a client wants to cancel their dental policy, can they keep their vision coverage?**

**A.** No. If your client cancels their dental policy, their vision coverage will also terminate.