



Five new dental plans. Simple choices.

Running a small business means balancing a lot of responsibilities. That's why Delta Dental of Iowa has introduced five new dental plans designed to make choosing coverage simpler. Every plan was created to encourage preventive care while providing support when more care is needed.

Summary of Coverage	Essential		Core		Signature		Elite		Prestige	
	PPO™ Dentist	Premier® Dentist	PPO™ Dentist	Premier® Dentist	PPO™ Dentist	Premier® Dentist	PPO™ Dentist	Premier® Dentist	PPO™ Dentist	Premier® Dentist
Annual Benefit Maximum Per Person Per Calendar Year	\$1,000		\$1,500		\$2,000		\$3,000		Unlimited with PPO Dentist*	
Deductible Per Person	\$50	\$75	\$50	\$75	\$25	\$50	\$15	\$25	\$50**	\$50**
Diagnostic and Preventive Services (e.g., exams, cleanings, X-rays)	90%	80%	100%	100%	100%	100%	100%	100%	100%	100%
Routine and Restorative Services (e.g., cavity repair, extractions)	60%	50%	60%	50%	80%	70%	90%	80%	90%	80%
Posterior Composites w/o Alternate Processing (tooth-colored filling on back teeth)	50%	40%	50%	40%	60%	50%	80%	70%	90%	80%
Endodontic Services (e.g., root canals, apicoectomy)	50%	40%	50%	40%	60%	50%	80%	70%	90%	80%
Periodontal Services (e.g., gum and bone diseases, complex procedures)	50%	40%	50%	40%	60%	50%	80%	70%	90%	80%
High-Cost Restorations (e.g., crowns, inlays)	40%	30%	50%	40%	50%	50%	50%	50%	60%	50%
Prosthetics (e.g., bridges, dentures)	40%	30%	50%	40%	50%	50%	50%	50%	60%	50%
Implants	40%	30%	40%	40%	50%	40%	50%	50%	60%	50%
Corrective Orthodontia Benefit & Lifetime Maximum up to age 19† (if applicable)	Option 1: None Option 2: 50% and \$2,500 lifetime maximum		Option 1: None Option 2: 50% and \$2,500 lifetime maximum		Option 1: None Option 2: 50% and \$2,500 lifetime maximum		Option 1: None Option 2: 50% and \$2,500 lifetime maximum		Option 1: None Option 2: 60% and \$4,000 lifetime maximum	

*For the Prestige Plan, the annual benefit maximum is \$1,000 for the Premier network and \$1,500 for out-of-network.

**Maximum \$150 family deductible.

†Corrective orthodontia benefit includes adults and children up to age 26 for the Elite and Prestige Plans.

Looking for more flexibility?

Small businesses with 20 or more eligible employees can also take advantage of the new Dual Option Plan, making it easier to offer voluntary benefits.

Low Plan	High Plan
\$1,000 Annual Benefit Maximum	\$2,000 Annual Benefit Maximum and \$1,500 orthodontia lifetime maximum

Healthy Smiles Program

With this plan add-on, 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.



Value that's easy to see.

DeltaVision gives you the flexibility to customize your vision care plan.

FLEXIBLE

Select one option from each of the three categories:

- 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
- Competitive benefits that help attract and retain employees



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

Employees' best defense.

Major life moments often come with legal considerations. From buying or selling a home to creating a living will, managing family matters or resolving identity theft issues, it's no wonder 3 out of 4 employees experience at least one legal event per year.¹ Delta Dental has partnered with ARAG® Legal Insurance to offer a comprehensive legal plan.

- Could save employees thousands of dollars on legal fees²
- 100% paid-in-full coverage for most covered matters
- Access to more than 15,000 attorneys with just one call

LIFE & DISABILITY

Help during hard times.

Delta Dental has partnered with an A.M. Best, A+ rated insurance company to offer you cost-effective, flexible solutions to help employees during life's most difficult times. With DeltaLife™ you have access to affordable voluntary and employer-paid life insurance and disability coverage.

- **Life insurance** options to protect an employee's finances and care for loved ones after they're gone
- **Disability** (short-term and long-term) coverage to help replace an employee's income due to non-occupational illness or injury

Visit deltadentalia.com/smallbusiness, contact your agent or call Delta Dental at **877-423-3582**

For complete details of the coverage, including exclusions, limitations and out-of-network coverage, call 877-423-3582 or go to deltadentalia.com.

Veratrus Benefit Solutions, Inc. underwrites DeltaVision using the EyeMed Vision Care Insight Network. Veratrus is a wholly owned subsidiary of Delta Dental of Iowa. For more information on Veratrus, visit deltadentalia.com/veratrus.

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

² 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.

Products issued and underwritten by American United Life Insurance Company* (AUL), Indianapolis, IN, a OneAmerica Financial* company. Not available in all states or may vary by state. Employee Assistance Program (EAP) is administered by ComPsych*, Travel Assistance administered by On Call International*. FMLA Administration administered by Sedgwick and ComPsych. All guarantees are subject to the claims paying ability of AUL. Dividends are not guaranteed.

ComPsych, On Call International and Sedgwick are not affiliates of AUL and are not OneAmerica Financial** companies.

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