



# Five plans. Simple choices.

Running a small business means balancing a lot of responsibilities. That's why Delta Dental of Iowa has made choosing dental insurance easier. Our new small business plans offer five streamlined options. Every plan was created with a *care-forward* approach, making preventive care and coverage for more complex treatments a priority, including:

- ✓ **100% coverage for preventive exams and cleanings\***
- ✓ **\$2,500 orthodontia coverage included on most plans when selected\*\***
- ✓ **Increasing annual benefit maximums**
- ✓ **Expanded benefits as you move from one plan to the next**

## CHOOSE YOUR LEVEL

Each plan was intentionally named to reflect the level of coverage it provides, so it's easy to compare and choose what fits best.

### Essential

solid  
foundational  
coverage

### Core

added  
protection  
centered on  
services that  
matter most

### Signature

comprehensive  
plan with  
expanded  
benefits

### Elite

premium  
protection  
for growing  
businesses

### Prestige

the richest  
benefits when  
using PPO  
dentists

▶ We are also introducing a new **Dual Option Plan** that will make offering voluntary benefits easier for small businesses with 20 or more eligible employees.

\* The Essential Plan has diagnostic and preventive coverage starting at 90% for the PPO network.

\*\* When choosing a plan with corrective orthodontia coverage. Corrective orthodontia benefit includes adults and children up to age 26 for the Elite and Prestige plans.

## Plan Comparison

Summary of Coverage	Essential			Core			Signature			Elite			Prestige		
	PPO™ Dentist	Premier® Dentist	Out of Network	PPO™ Dentist	Premier® Dentist	Out of Network	PPO™ Dentist	Premier® Dentist	Out of Network	PPO™ Dentist	Premier® Dentist	Out of Network	PPO™ Dentist	Premier® Dentist	Out of Network
<b>Annual Benefit Maximum Per Person Per Calendar Year</b>	\$1,000			\$1,500			\$2,000			\$3,000			Unlimited	\$1,500	\$1,000
<b>Deductible* Per Person</b>	\$50	\$75	\$100	\$50	\$75	\$100	\$25	\$50	\$75	\$15	\$25	\$50	\$50**	\$50**	\$50**
<b>Diagnostic and Preventive Services</b> (e.g., exams, cleanings, X-rays)	90%	80%	70%	100%	100%	80%	100%	100%	90%	100%	100%	100%	100%	100%	90%
<b>Routine and Restorative Services</b> (e.g., cavity repair, extractions)	60%	50%	40%	60%	50%	40%	80%	70%	50%	90%	80%	70%	90%	80%	70%
<b>Posterior Composites w/o Alternate Processing</b> (tooth-colored filling on back teeth)	50%	40%	30%	50%	40%	30%	60%	50%	40%	80%	70%	50%	90%	80%	70%
<b>Endodontic Services</b> (e.g., root canals, apicoectomy)	50%	40%	30%	50%	40%	30%	60%	50%	40%	80%	70%	50%	90%	80%	70%
<b>Periodontal Services</b> (e.g., gum and bone diseases, complex procedures)	50%	40%	30%	50%	40%	30%	60%	50%	40%	80%	70%	50%	90%	80%	70%
<b>High-Cost Restorations</b> (e.g., crowns, inlays)	40%	30%	30%	50%	40%	30%	50%	50%	40%	50%	50%	40%	60%	50%	50%
<b>Prosthetics</b> (e.g., bridges, dentures)	40%	30%	30%	50%	40%	30%	50%	50%	40%	50%	50%	40%	60%	50%	50%
<b>Implants</b>	40%	30%	30%	40%	40%	30%	50%	40%	30%	50%	50%	30%	60%	50%	50%
<b>Corrective Orthodontia Benefit &amp; Lifetime Maximum up to age 19† (if applicable)</b>	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: 50% and \$1,500 lifetime maximum		
	60% and \$4,000 lifetime maximum			50% and \$1,500 lifetime maximum			50% and \$1,000 lifetime maximum								

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

\*\* Maximum \$150 family deductible.

† When choosing a plan with corrective orthodontia coverage. Corrective orthodontia benefit includes adults and children up to age 26 for the Elite and Prestige plans.

‡ To Go is not included on the Prestige Plan. CheckUp Plus<sup>SM</sup> is included on the Prestige Plan.

### These benefits are included at no additional cost

**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.‡

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

**Special Health Care Needs Benefit** helps remove barriers to care for eligible covered members.

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