

# Dental coverage that counts, delivered by a national leader.

**Employees are a small business owner's greatest investment:** But it's difficult to balance protecting employee health with managing a budget. So, Delta Dental has designed a portfolio of dental plans to help small businesses meet their benefits goals—simply.<sup>1</sup> Offer your employees Delta Dental coverage beyond the bare minimum, with rich plan designs, optional features and without complicated benefit administration requirements.



## Delta Dental PPO™

Open-network plans combine access with affordability. Enrollees can visit any licensed dentist, but usually save the most when visiting a PPO dentist. Plans also include attractive benefits like implant coverage and white fillings, plus options and features that include:

- **Flexible Plans:** Small groups have options—like orthodontic coverage, calendar year deductibles, calendar year maximums and rate tiers—to help create a benefits package for every objective.
- **PPO plus Premier:** Get additional network cost protections with the Delta Dental Premier® network. Protections include no unbundling of services or billing above the contracted fee; however, enrollees will usually pay less when visiting a PPO dentist.
- **D&P Maximum Waiver® Option:** Many PPO plans offer D&P Maximum Waiver option, which bypasses the annual maximum for diagnostic and preventive care and may help encourage regular dentist visits.

## DeltaCare® USA

Delta Dental's copay plans combine convenience with affordability—no deductibles, maximums or claims forms to keep track of. Enrollees pay predefined copayments, and Delta Dental handles the rest. Features include:

- **No Surprise Costs:** Clearly set copayments, with no hidden fees to worry about.
- **Ease of Use:** Enrollees visit their assigned DeltaCare USA dentist for all general care. If they require specialty care, their DeltaCare USA dentist will coordinate referrals.
- **Orthodontic Treatment-in-Progress Provision:** A unique provision that allows patients to continue active treatment with their orthodontist—even if they are not in our provider network.<sup>2</sup>

<sup>1</sup> Features and options listed may vary by plan. Please contact your general agent or Delta Dental sales representative for complete information.

<sup>2</sup> "Active treatment" means tooth movement has begun. Enrollees are responsible for all copayments and fees under their prior dental plan.

Delta Dental of California and its affiliated companies, which are members, or affiliates of members, of the Delta Dental Plans Association