



## Dental Plans

Administered by Delta Dental of South Dakota



To locate in-network providers near you, visit [deltadentalsd.com](https://deltadentalsd.com) and click on *Find a Dentist*.

	BASE PLAN		ENHANCED PLAN	
	24 PAY PERIODS	12 PAY PERIODS	24 PAY PERIODS	12 PAY PERIODS
Employee	\$8.91	\$17.82	\$19.38	\$38.76
Employee + spouse	\$25.87	\$51.74	\$46.76	\$93.52
Employee + child(ren)	\$29.08	\$58.16	\$47.84	\$95.68
Family	\$46.04	\$92.08	\$75.24	\$150.48
Deductible	\$25 per covered person		N/A	
Annual maximum benefit <sup>1</sup>	\$1,000 per covered person		\$2,000 per covered person	
Lifetime orthodontic benefit	\$1,000		\$2,000	
Maximum Bonus Account (MBA) limit	N/A		\$2,000	

1. All services (except diagnostic, preventive and orthodontics) are subject to the annual maximum and will not be paid if your annual maximum has been reached.

Dental care is an important part of your overall health. Your benefits package includes dental insurance options with low- or no-cost preventive care, as well as coverage for basic services, major services, and orthodontics. Here are some important things to know about your coverage.

- ▶ As a value to you, the State will subsidize a cost share of \$16.20 per month, regardless of which plan or coverage level you choose. **The premiums shown to the left are your new premium rates as of July 1, 2022, and include the subsidized cost share.**
- ▶ You can visit any dentist you choose, but you may pay less when you go to an in-network provider. Participating in-network dentists have agreed to write off charges that exceed the amounts allowable by the plan. Out-of-network dentists can bill you for the remaining amount.
- ▶ There is no waiting period for services.
- ▶ Orthodontic cases may be paid for over two years based on the treatment plan.
- ▶ Delta Dental will pay \$1,000 for orthodontics in the first year on either plan. To receive the additional \$1,000 payment in the second year on the Enhanced Plan, you must continue to be enrolled in the Enhanced Plan.
- ▶ Premiums are paid with pre-tax deductions.

**Questions?** Learn more about your dental benefits at <https://bhr.sd.gov/benefits/flexible-benefits/dental-plans/> or at [deltadentalsd.com](https://deltadentalsd.com).

DENTAL CARE AND SERVICES	BASE PLAN	ENHANCED PLAN
	Percentage your plan pays after the deductible is met	Percentage your plan pays
<b>Preventive care</b> Routine cleaning and examinations (two per plan year), fluoride treatments (two per plan year up to age 19), bite-wing X-rays (one per plan year), full mouth X-rays (one every five years), space maintainers (on primary back teeth, up to age 14), and dental sealants (for unrestored first and second permanent molars, up to age 16). These services do not apply to the Annual Maximum Benefit.	75%	100%
<b>Basic services</b> Stainless steel crowns, silver and tooth-colored fillings, non-surgical extractions, emergency treatment, periodontal maintenance cleanings, denture repair, and anesthesia in conjunction with surgical services.	60%	80%
<b>Major services</b> Root canals, treatment of diseases of the tissues supporting the teeth, crowns, bridges, dentures, implants, and surgical extractions.	35%	50%
<b>Orthodontics</b>	50% For patients up to age 19 only	50% For patients of any age

## Additional dental benefits

### MAXIMUM BONUS ACCOUNT (MBA) BENEFITS

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Employees enrolled in the Enhanced Plan for dental coverage and their dependents are eligible for Maximum Bonus Account (MBA) benefits. With MBA benefits, each covered person who qualifies will receive \$250 per plan year to pay for dental care. Employees can accumulate up to the \$2,000 in their MBA account.

Here's what else you need to know about MBA benefits:

- ▶ You must be enrolled in the Enhanced Plan for one plan year before you can earn MBA benefits.
- ▶ Your MBA account balance rolls over from year to year.
- ▶ You, your spouse, and your dependents will each have their own account. MBA benefits cannot be shared.
- ▶ MBA benefits cannot be used for orthodontic claims.
- ▶ You will lose your account balance if you move from the Enhanced Plan to the Base Plan, or if you have a break in coverage.

Questions about MBA benefits? Call Delta Dental at 1.877.841.1478, or visit <https://southdakota.deltadental.com/shop-dental-plans/features-and-options/maximum-bonus-account/>.

### PREVENTION PAYS

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The Prevention Pays feature exempts preventive care and some gum disease (periodontal) services from the calculation of the plan's annual maximum benefit. That means preventive services like exams, x-rays, and periodontal maintenance cleanings are covered even when the plan's annual maximum benefit has been reached. It also means more benefits are available to help pay for treatment procedures like cavity fillings, crowns, and root canals.

### HEALTH THROUGH ORAL WELLNESS®

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Health *through* Oral Wellness is a unique program that adds benefits to your dental plan based on your oral health needs. There is no need to enroll, and it is provided at no cost to you. A Delta Dental network dentist trained in Health *through* Oral Wellness will assess your risk for tooth decay and periodontal disease during a regular preventive visit. Depending on your level of risk, your dentist will recommend additional benefits you are eligible for, including additional cleanings\*, fluoride treatments, sealants, and oral hygiene instruction.

Also, if you have any of the following health conditions, you are eligible for additional benefits:

- ▶ **Pregnancy:** One additional cleaning during your pregnancy
- ▶ **Diabetes:** Two additional cleanings
- ▶ **High-risk cardiac care:** Two additional cleanings
- ▶ **Kidney failure or dialysis:** Two additional cleanings
- ▶ **Rheumatoid arthritis:** Two additional cleanings
- ▶ **Stroke:** Two additional cleanings
- ▶ **Cancer-related chemotherapy or radiation:** Two additional cleanings and two applications of fluoride
- ▶ **Suppressed immune system:** Two additional cleanings and two applications of fluoride

Learn more: <https://southdakota.deltadental.com/shop-dental-plans/features-and-options/health-through-oral-wellness/>.

\*Cleanings may be either a general cleaning (prophylaxis) or a periodontal maintenance cleaning, depending on your dentist's recommendation.

#### To qualify for MBA benefits, you must:

1. Enroll in the Enhanced Plan for at least one year before earning benefits.
2. File at least one non-orthodontic claim during the plan year.
3. Use less than \$1,000 (half of your annual maximum benefit) for the plan year.