# △ DELTA DENTAL®

# Don't leave benefits on the table



## Save on costs

The State contributes \$16.20 per month toward your dental plan. That is nearly 30% of the cost when you choose the single Enhanced Plan. And premiums are paid with pre-tax deductions so vour cost is even less!



### Even more benefits

Your plan includes additional programs like Prevention Pays and Health through Oral Wellness® that extend your benefit dollars and focus on preventing oral diseases before they happen.



## Improve your health

People with dental benefits are more likely to go to the dentist which improves your oral health and overall health!



## Find your dentist

96% of South Dakota dentists are in the Delta Dental network which makes it easy for you to find a dental home. Visiting a network dentist means hassle-free direct claims submission and no balance billing.

#### Plan considerations

With the Enhanced Plan, you have **more coverage**. For example, diagnostic and preventive services are covered at 100% which is 25% more than the Base Plan. That means if you have a service that costs \$100, you have a \$0 out-of-pocket cost with the Enhanced Plan versus a \$25 out-of-pocket cost plus a \$25 annual deductible with the Base Plan.

The Enhanced Plan includes the Maximum

Bonus Account (MBA). With Delta Dental
of South Dakota's MBA, members can qualify
to carry over unused benefits for future dental
services. Check out the video
in the QR code to the right
to understand how it works:

Maximum
Bonus
Account

The Enhanced Plan has **twice the orthodontic lifetime benefit and annual maximum benefit** compared to the Base Plan, \$2.000 versus \$1.000.

Learn more about your benefits with Delta Dental of South Dakota by watching the videos linked in the QR codes to the right.



Health through Oral Wellness\*



Prevention Pays



Find a dentist

## Choose your plan

Services	Base Plan	Enhanced Plan
Diagnostic & Preventive	75%	100%
Basic Services	60%	80%
Major Services	35%	50%
Annual Maximum	\$1,000	\$2,000
Orthodontic Maximum	\$1,000	\$2,000*
Deductible	\$25 per person per year	\$0

\*includes adult ortho

## Make the most of your dental plan

Book your preventive appointments to suit your schedule. Unlike some plans, Delta Dental frequencies are **flexible** throughout the **benefit year** (July 1 to June 30). Work with your dental provider to get those dental visits on your calendar.

Be sure to **include all qualified dependents** on your family plan. Don't forget about your newest family members. Kids should visit the dentist by age 1.

Ask your dentist to perform an annual **Health** *through* **Oral Wellness®** assessment. People at high risk for tooth decay and gum disease will **unlock additional benefits** to prevent diseases from ever happening. And with **Prevention Pays** you always have access to diagnostic and preventive services because they **don't count toward your annual maximum**.

Visit a **Delta Dental network dentist**. Not only do they handle the claims paperwork, but they have agreed to our fees, so you'll have **less out of pocket costs**. Use our Find a Dentist tool to locate a provider near you.

**Good self-care** is a critical element to **good oral health**. Remember to reduce sugar intake, brush twice a day, and floss daily.