DELTA DENTAL

△ DELTA DENTAL®

Giving individuals and families access to quality dental care is our mission. Choose from a variety of plans designed to work with your needs and budget. You're sure to find one to make you smile!

Traditional Plan

Our premier plan with \$0 copays for office visits plus our highest annual maximum. Includes orthodontic coverage for adults and children. Preventive care is covered 100%. Provides the highest level of coverage for basic restorative services.

Premium Plus Plan

A comprehensive plan with coverage that works like dental plans offered by employers. Preventive care is paid for by the plan and is covered 100%. Features basic restorative coverage as well as coverage for major services.

Premium Plan

Preventive care is paid for by the plan and is covered 100%. Also provides coverage for basic and major services and has a high annual maximum.

Preferred Plan

Provides a balance of coverage for preventive, basic and major restorative services; this plan features our highest annual maximum.

Basic Plan

Preventive care is paid for by the plan and is covered 100%. Also provides some coverage for basic services. Our most affordable option.

No matter which Northeast Delta Dental plan you choose, you'll find:

- Access to the nation's largest dental PPO network or Delta Dental Premier® (Traditional Plan)
- \$15 copay for office visits (most plans); \$0 for the Traditional Plan
- No waiting periods and no deductibles for diagnostic and preventive care
- "One-Time Deductible" on basic and major restorative services
- Access to our Health through Oral Wellness® (HOW®)
 program, which provides additional preventive benefits,
 at no additional charge, to members at higher risk for
 oral disease.
- A FREE vision discount program at no extra cost

Why choose Delta Dental? We're passionate about people and oral health.

Having a good dental benefits plan not only helps promote a healthy smile, but it can greatly improve one's overall health and productivity.

With the country's largest provider network, the Delta Dental system covers more people and has more participating dentists than any other dental-benefits program, covering more than 80 million people nationwide!*

For over 60 years, members have relied on the Delta Dental system to provide outstanding benefits, caring customer service and easy claims processing. No wonder more people trust their precious smiles to Delta Dental!



Learn more. Get a quote. Or enroll.

Visit us at DeltaDentalCoversMe.com

or call 1-855-243-8335 today!

Dental policies vary and contain general and specific exclusions and limitations. As a result, some dental services may not be covered under certain policies. Also, coverage for certain covered dental services is subject to conditions and other limitations, such as the number of times they may be covered in a given time period. You should obtain these exclusions and review them prior to enrollment. They are available during the quoting process at **DeltaDentalCoversMe.com**.

* deltadental.com. Delta Dental by the Numbers.

Smile!

Here's your choice of quality dental plans ...

from the nation's preferred dental benefits provider!



Northeast Delta Dental Plans For Individuals & Families





Comparison of Key Benefits Under Delta Dental Individual and FamilySM Plans



PLAN BENEFIT	Traditional Plan Our premier plan with orthodontic coverage for adults and children	Premium Plus Plan A comprehensive plan with coverage similar to group plans	Premium Plan A well-rounded plan with a high annual maximum	Preferred Plan A balance of coverage and our highest annual maximum	Basic Plan A focus on prevention with coverage for basic services too
Diagnostic & Preventive Excluded from Annual Maximum¹ (No waiting period, no deductible) Exams and cleanings, X-rays, sealants, fluoride treatments, space maintainers	Delta Dental Pays 100%	Delta Dental Pays 100 %	Delta Dental Pays 100%	Delta Dental Pays 60 %	Delta Dental Pays 100%
Basic Restorative Fillings, extractions, periodontal maintenance, denture repair, crown lengthening and emergency palliative treatment	Delta Dental Pays 80% after a 6-month waiting period (Treatment of gum disease and root canal therapy is included in this category under the Traditional Plan)	Delta Dental Pays 70% after a 3-month waiting period	Delta Dental Pays 50% after a 3-month waiting period	Delta Dental Pays 60% after a 3-month waiting period	Delta Dental Pays 50% after a 3-month waiting period
Major Restorative Treatment of gum disease, dentures, root canal therapy, crowns, onlays and dental implants	Delta Dental Pays 50% after a 6-month waiting period	Delta Dental Pays 40% after a 6-month waiting period	Delta Dental Pays 25% after a 6-month waiting period	Delta Dental Pays 60% after a 6-month waiting period	N/A
Orthodontics (After a 6-month waiting period) Correction of crooked teeth for adults and children	Delta Dental Pays 50% Up to a separate Lifetime Maximum per person of \$2,000	N/A	N/A	N/A	N/A
Your Office Visit Copayment	\$O	\$15	\$15	\$15	\$15
One-Time Deductible ² per person/family (applies to Basic and Major only)	\$100/\$300	\$100/\$300	\$100/\$300	\$100/\$300	\$100/\$300
Calendar Year Maximum per person for Basic and Major Restorative Services	\$2,000	\$1,000	\$1,500	\$2,000	\$1,000

¹ Covered diagnostic and preventive services are never deducted from the Calendar Year Maximum, thereby placing focus on prevention and preserving your annual maximum for other dental services.

The deductible (Pacie and Major only) is paid only once per excelled person, up to a maximum of three persons per family. Once this previous is not your plan will have no deductible.

Northeast Delta Dental complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Questions about our plans? We have answers.

Who can purchase a plan?

Coverage is available to all permanent residents of Maine, New Hampshire or Vermont who are not enrolled in an employer-based dental plan or any other individual dental plan. Spouses and/or dependent children are also eligible. In summary, coverage can be purchased by singles, two-person households or families.

Can I get dental coverage if I am part of a Medicare plan?

Yes. Delta Dental plans are a smart choice to fill dental coverage gaps in Medicare plans. Medicare Parts A and B exclude routine dental care and Medicare Advantage plans vary greatly in the amount of dental coverage they provide. Medicare annual enrollment periods don't apply to dental coverage from Delta Dental, so you can enroll with us any time.

What happens when I travel?

Delta Dental coverage goes wherever you go, in or out of the state, to your secondary residence or with college students as they travel across the country. You'll have peace of mind knowing your dental needs are taken care of!

What services are not covered?

One example is cosmetic services. For a complete listing of benefits, terms, limitations and exclusions of all of our individual plans, please go to DeltaDentalCoversMe.com or call 1-855-243-8335.

How soon can I have coverage?

Your policy could be in effect on the first day of the month following approval of your application, if you apply before the 27th of the prior month.

Is it easy to enroll?

Yes! The fastest way to enroll is online at **DeltaDentalCoversMe.com**. Simply follow the step-by-step instructions on the website. You can also enroll over the phone by calling us toll-free at **1-855-243-8335**, 8:00 a.m. to 8:00 p.m., Monday through Friday, Eastern Time.

² The deductible (Basic and Major only) is paid only once per enrolled person, up to a maximum of three persons per family. Once this provision is met, your plan will have no deductible. Plan designs and rates are subject to change. Please visit DeltaDentalCoversMe.com or call 1-855-243-8335 for the latest plan information and rates.