



# More Coverage, More Savings

DENTAL • VISION • HEARING

Voluntary plan  
designs for

**10-99** employees

# Affordable dental plans *for any budget*

## Employee-Paid Plans

Employee-paid, or voluntary plans, are a great alternative for employers with 10 or more employees who want to provide quality benefits for their employees – at little or no cost to the company. All of our dental plans for employers with 10 or more employees are voluntary. Employees can pay a portion or 100 percent of the premium cost depending on the employer’s needs.

### Delta Dental Premier

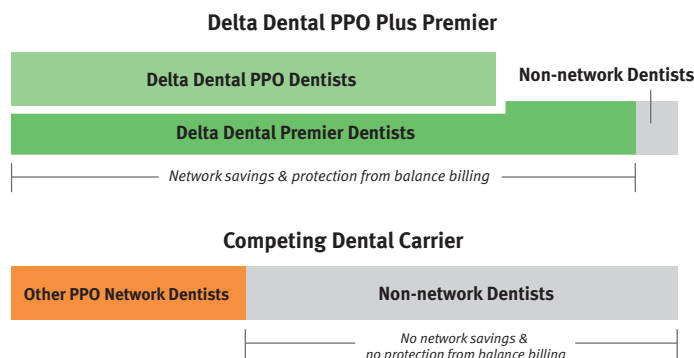
Our fee-for-service dental plans offer comprehensive benefits and access to the largest network of dentists. More than 93 percent of Idaho dentists participate in our Premier dental network, including specialists in every field. Approximately three out of four dentists participate in Delta Dental’s Premier network nationwide.

### Delta Dental PPO

Our Preferred Provider Organization (PPO) plans are a great choice for employers seeking lower costs while still emphasizing provider choice. More than 78 percent of Delta Dental Premier dentists in Idaho participate in our PPO dental network. Nationally there are more than 116,000 PPO dental locations.

### PPO plus Premier

Our PPO plans give employees the option of two dental networks – Delta Dental PPO and Delta Dental Premier. Employees save money and employers experience lower claims costs because Delta Dental network dentists agree to accept reduced fees. Enrollees receive more out-of-pocket savings with a PPO dentist yet still save if they choose to visit a Premier provider. No other dental carrier offers employees cost-savings and protection from balance billing with a choice of two dental networks!



### Rollover Max

For approximately \$1 more per month in employee premiums, employers with 10 or more employees can choose a Rollover Max plan\*. Our Rollover Max plans allow employees to carryover part of their unused benefit dollars to future years. With a maximum rollover amount up to \$3,050, enrollees can accumulate and save unused dollars for higher-cost procedures. Employees get more value from their dental plan and more flexibility when planning and paying for dental care.



\* Available for Premier 50, Premier 25, PPO 50 or PPO 25

### Value-Added Orthodontic Discount Program **NEW**

Delta Dental offers a value-added Orthodontic Discount program for employers not considering an orthodontic benefit as part of their dental plan. All subscribers and eligible dependents can receive a discounted fee for adult and child orthodontia as long as they obtain care from a Delta Dental Discount Program orthodontist in Idaho.

Months of Treatment	2010 Fee Schedule Based on Length of Treatment
12 to 17 months	\$3,800
18 to 24 months	\$4,200
25+ months	\$4,600

Subscribers simply call and schedule a visit and present their Delta Dental of Idaho ID card at the time of their appointment. The discount amount is based on the length of treatment. *This is a value-added service and is not insurance.*

# Idaho's reliable dental benefit partner for 38 years

## The Dental Benefit Leader

At Delta Dental we are passionate about improving oral health for Idahoans. We do so every day by providing a wide variety of innovative plan designs, offering access to the largest network of dentists, and aggressively working to keep costs down. More than 54 million people in more than 89,000 groups across the country rely on Delta Dental to provide quality, affordable coverage. Delta Dental of Idaho is proud to offer our customers the best of both worlds – reliable, local service from the oldest, most trusted name in dental benefits.

### Rate Guarantee!

Delta Dental of Idaho has a long history of rate-stability. We guarantee that annual rate increases for employers in pool-rated groups with 3 to 99 employees will not exceed 9 percent each year for the next four years. *Now that is something to smile about!*

## Why Delta Dental?

### ACCESS TO MORE NETWORK DENTISTS

We offer the largest network of dentists locally and nationally which means more providers agree to accept lower contract fees. Lower fees mean lower out-of-pocket costs for employees and lower claims costs for employers.

### BETTER CLAIMS MANAGEMENT

Our proprietary claims system helps manage claims costs by identifying non-standard claims and detecting overutilization. The result? A healthier bottom line for our customers.

### RESPONSIVE SERVICE WITH A SMILE

Our unwavering commitment to exceptional service means our friendly, knowledgeable staff personally answer customer questions, not an automated phone system.

## Vision and Hearing **NEW**

We now offer coverage you have to see... and hear...to believe! Delta Dental of Idaho, in partnership with Avesis, a national vision and hearing benefits administrator, provides employers and their employees affordable plan options that will cover most, if not all, of the expense in maintaining healthy eyesight and improved hearing.

Vision and hearing benefits can be purchased in combination with dental coverage. Employer-paid and voluntary (employee-paid) options are available. Voluntary plans do not require an employer contribution and are available for groups with 10 or more employees.



### Coverage includes:

- Routine examinations
- Frames and lenses
- Contact lenses
- Lasik discounts
- Hearing examinations
- Hearing aids

For more detail, please visit our website or contact us at (208) 489-3583 or [sales@deltadentalid.com](mailto:sales@deltadentalid.com).

Vision and hearing plans are underwritten by Fidelity Security Life Insurance Company.

## NextSmile Continuation Dental Coverage **NEW**

For retiring employees or members who will no longer have Delta Dental coverage through their employer, we offer a NextSmile dental plan option. NextSmile is available to eligible individuals and their family members residing in Idaho who have been with Delta Dental of Idaho for three years or more. For more details, please contact us at (208) 489-3583 or [sales@deltadentalid.com](mailto:sales@deltadentalid.com).

# Dental Plans for Groups with 10-99 Employees

## SERVICE

### Preventive & Diagnostic

Routine and emergency exams, x-rays, teeth cleanings, sealants

### Basic

Fillings, periodontal cleaning, root canals, minor oral surgery

### Major

Crowns, onlays, laminate veneers, bridges, dentures, implants — lifetime implant benefit up to \$900 per tooth

### Deductible

Only applies to basic and major services; Maximum of three deductibles per family  
Annual per person / Annual per family

### Annual Maximum

Per person

## ROLLOVER MAX PLANS (For groups with 10-99)

### Maximum Rollover Benefit

Maximum rollover benefit amount available

### Annual Rollover Amount

Amount credited to annual maximum

### Annual Rollover Threshold

Rollover amount is available if total yearly paid claims do not exceed this amount

## ORTHODONTIA

### Child Orthodontia – OPTIONAL BENEFIT

Available to employers with 25 or more employees  
\$1,000 maximum per person, lifetime

### Orthodontic Discount Program – FOR ALL ELIGIBLE MEMBERS **\*NEW\***

Members can receive a discounted fee for adult and child orthodontic treatment.  
See the previous page for more details. This is a value-added service & not insurance.

## Premier Plans

### Premier 50

### Premier 25

### PREMIER DENTIST

### PREMIER DENTIST

100%

100%

80%

80%

50%

50%

\$50 / \$150

\$25 / \$75

\$1,000 / \$1,250 / \$1,500

\$1,000 / \$1,250 / \$1,500

\$2,500

\$2,500

\$250

\$250

\$500

\$500

Rollover Max is only available on Premier Plans with \$1,000 annual max

50%

50%

Included at  
no added cost

Included at  
no added cost

## Quickest Way to Get a Quote

1. Visit our website – [www.deltadentalid.com](http://www.deltadentalid.com)
2. Select **For Producers**
3. Click on **Get a Quote** (applies to employers with 3 to 99 employees)

### Forgot your username and password?

Contact us at (208) 489-3567 or email us at [sales@deltadentalid.com](mailto:sales@deltadentalid.com)



## Flexible, Customized Plans

We provide customized, flexible plan designs for self-funded and experience-rated groups with 100 or more employees. To learn more about our flexible benefits or for a quote, please contact your Delta Dental sales representative.

To learn more about Delta Dental, please visit our website, [www.deltadentalid.com](http://www.deltadentalid.com) or contact us at (208) 489.3583 or (800) 718.3374

## PPO Plans

PPO 50		PPO 25		PPO Triple Network Basic		
PPO DENTIST	PREMIER & NON-PAR	PPO DENTIST	PREMIER & NON-PAR	PPO DENTIST	PREMIER DENTIST	NON-PARTICIPATING
100%	80%	100%	80%	100%	100%	80%
80%	70%	80%	70%	80%	60%	40%
50%	40%	50%	40%	50%	0%	0%
\$50 / \$150	\$50 / \$150	\$25 / \$75	\$25 / \$75	\$25 / \$75	\$50 / \$150	\$50 / \$150
\$1,250	\$1,000	\$1,250	\$1,000	\$1,000	\$750	\$500
\$3,050	\$2,500	\$3,050	\$2,500	N/A	N/A	N/A
\$300	\$250	\$300	\$250	N/A	N/A	N/A
\$600	\$500	\$600	\$500	N/A	N/A	N/A
50%	50%	50%	50%	N/A	N/A	N/A
<i>Included at no added cost</i>	<i>Included at no added cost</i>	<i>Included at no added cost</i>	<i>Included at no added cost</i>	<i>Included at no added cost</i>	<i>Included at no added cost</i>	<i>Included at no added cost</i>

## Underwriting Guidelines for Groups of 10-99

### Minimum Employer Contribution

Voluntary plans do not require any employer contribution toward employee dental premiums

### Minimum Enrollment

Groups must maintain a minimum of three (3) enrolled employees

35 percent of eligible employees and 35 percent of eligible dependents are required to enroll

### Eligibility

A minimum of ten (10) eligible employees is required to qualify for voluntary coverage

A group must consist of 75 percent or more of Idaho residents or a surcharge may apply

Groups consisting of 75 percent or more of family members who have had group dental coverage for at least two years are eligible, providing proof of previous coverage is submitted with group enrollment application

### Late Enrollees

Any employee and/or their dependent(s) who does not enroll when initially eligible will have a 24-month waiting period for Major services and, if applicable, Orthodontic Services

### Industry Restrictions

Due to high turnover trends and/or lack of employee/employer relationship, some industries, such as restaurants, gas stations, insurance (commissioned agents), hotel, motel, retail, beauty/barber shops and real estate (commissioned agents), are not eligible for Delta Dental coverage



## REACHING OUT & GIVING BACK

*When employers choose Delta Dental of Idaho, they are choosing a local, non-profit organization dedicated to reaching out and giving back. On any given day you're likely to find us providing free dental sealants to school children, or sharing resources about dental health in the classroom. You may even see one of our educational billboards about the importance of dental care and how it can affect overall health. Every day we put our values into action. It's a passion that defines our organization and inspires our work!*



### DELTA DENTAL OF IDAHO

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### SALES

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