



# Delta Dental Individual and Family

## Dental Insurance

Whether you are self-employed, working part-time without benefits, retired, or no longer covered through another plan, having an individual dental plan makes sense. Dental insurance emphasizes prevention and early detection and provides protection from costly procedures or unplanned emergencies.

And with the growing body of research linking oral health with overall wellness, taking care of your oral health may even mean reduced medical costs in the long run.

## The Benefits of Delta Dental

- Low monthly premiums
- 100% coverage for preventive services
- Dental benefits are our specialty
- Local customer service
- Your choice of dentists - from the largest network in South Dakota
- We're non-profit

# Enroll Now!

Enroll online at [www.deltadentalsd.com](http://www.deltadentalsd.com).

If you'd like an application mailed to you call 1-877-841-1478.

## Benefit Summary

One-time Deductible Per Person	\$50
<b>Services Covered Immediately</b>	
Diagnostic and Preventive <ul style="list-style-type: none"> <li>• Check-ups and Routine Cleaning</li> <li>• X-rays</li> </ul>	100% 100%
Routine Restorative Services <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Tooth Extractions</li> <li>• Oral Surgery</li> </ul>	50% 50% 50%
<b>Services Covered After a 12 Month Period</b>	
Endodontics <ul style="list-style-type: none"> <li>• Root Canals</li> </ul>	50%
Periodontics <ul style="list-style-type: none"> <li>• Treatment of Gum Disease</li> <li>• Periodontal Maintenance</li> </ul>	50% 50%
Major Restorative Services <ul style="list-style-type: none"> <li>• Crowns</li> <li>• Dentures</li> <li>• Bridges</li> <li>• Implants</li> </ul>	50% 50% 50% 50%
<b>Annual Maximum Benefit</b>	
Per Person Per Calendar Year	\$1,000



## Monthly Premium Rates

	Single.....	\$39.50
	Two-Person .....	\$79.00
	Family .....	\$116.50

Rates are guaranteed through December 31, 2012.

## Questions & Answers about Delta Dental Individual and Family

### Who is eligible for the Delta Dental Individual & Family plan?

Permanent South Dakota residents who are 19 years or older, and who do not have access to a Delta Dental of South Dakota group plan from their place of employment.

### Can my family get coverage?

Yes. There are single, two-person, and family plans available. The two-person policy can be for you and your spouse or dependent child. Dependent children are covered to age 19 unless they are an unmarried full time student.

### What are my payment choices?

- Monthly payments with your credit card
  - Monthly payments through electronic funds transfer from your bank\*
  - An annual payment using a personal check\*
- \*Available only with mailed applications

### When will my coverage start?

All individual plan policies will be effective the first of the month after we receive your completed enrollment form and payment or credit card or electronic funds transfer authorization.

### Do I have coverage outside of South Dakota?

Yes, your Delta Dental coverage travels with you.

Common examples are:

- A secondary residence outside of South Dakota
- Dependents who are full-time students attending college in another state
- Traveling outside the state of South Dakota

### How do I Enroll?

The easiest way is to enroll online in just three easy steps at [www.deltadentalsd.com](http://www.deltadentalsd.com).

You can also download an application that you can print, complete and mail back to Delta Dental. To request an application be mailed to you, call toll-free 1-877-841-1478.