



# 2017 Delta Dental Individual and Family

## The Benefits of Delta Dental

Whether you're self-employed or retired, working part-time or simply no longer covered, Delta Dental has the right plan for you and your family.

- Our plans save you money. We focus on prevention and early detection, which protects you from expensive procedures and unplanned emergencies.
- Our local customer service and support is all based right here at home, in South Dakota.
- We have the largest dental network in the state and across the country.
- We are a non-profit company dedicated to improving oral health in South Dakota.

## Enroll Now!

Information is available online at [deltadentalsd.com](http://deltadentalsd.com).  
If you'd like an application mailed to you call 1-877-841-1478.



## Questions & Answers about Delta Dental Individual and Family Plans

### Who is eligible for the Delta Dental Individual and Family plans?

Permanent South Dakota residents who are 19 years or older may purchase plans including individual, family and child only options.

### What are my payment choices?

Payments with your credit card, electronic funds transfer from your bank or a personal check are accepted. Please see payment details on the enrollment form.

### 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, credit card or electronic funds transfer authorization. Waiting periods apply, please refer to the benefit summary for details.

### How do I enroll?

Enrollment information is available online at [deltadentalsd.com](http://deltadentalsd.com) or call 1-877-841-1478 to have an enrollment form mailed to you.

### What dentist can I go to?

Delta Dental's Individual and Family Plan members have the best of both worlds: access to the largest network of dentists in South Dakota with Delta Dental Premier and Delta Dental PPO network dentists who have agreed to deeper discounts. To locate a dentist use our "find a dentist" tool at [deltadentalsd.com](http://deltadentalsd.com) or download the Delta Dental app.

### What is Smile Smart For Your Health?

Smile Smart For Your Health provides additional benefits for certain health conditions like diabetes, periodontal disease and pregnancy. For more information please see our website.





## Benefit Summary

	Traditional Plan (1040)	Standard Plan (502)*	Enhanced Plan (503)*
Deductible	One-time \$50 per person	\$100 per person per year	No deductible
After the deductible has been paid, services are covered at the following percentages.			
<b>Diagnostic &amp; Preventive</b> Exams, routine cleanings, x-rays, fluoride application, space maintainers & sealants	100%	100%	100%
<b>Routine Restorative Services</b>			
<b>Fillings</b>	50%	60%	60%
<b>Extractions and Oral Surgery</b>	50%	40% after one year wait, no wait under age 19	40% after one year wait, no wait under age 19
<b>Wisdom Teeth Extraction</b>	50%	40% medically necessary only**	40% medically necessary only**
<b>Endodontics</b> Root canals	50% after one year wait	40% after one year wait, no wait under age 19	40% after one year wait, no wait under age 19
<b>Periodontics</b> Treatment of gum disease and periodontal maintenance	50% after one year wait	40% after one year wait, no wait under age 19	40% after one year wait, no wait under age 19
<b>Major Restorative Services</b> Crowns, bridges, dentures and implants	50% after one year wait	40% after one year wait, no wait under age 19	40% after one year wait, no wait under age 19
<b>Orthodontics</b>	0%	40% up to age 19, medically necessary only**	40% up to age 19, medically necessary only**
<b>Annual Maximum Benefit</b>	\$1,000	\$1,000 age 19 and over	\$1,500 age 19 and over
All services are subject to the annual maximum benefit and will not be paid if your annual maximum benefit has been reached.			
<b>Annual Out-of-Pocket Maximum</b>	Does not apply	\$350 per child/\$700 for two or more children under age 19	\$350 per child/\$700 for two or more children under age 19
<b>Dependents Covered to Age</b>	19 or full-time student	26	26
<b>Smile Smart For Your Health</b>	Yes	No	No

\*Plans 502 and 503 are Affordable Care Act certified. These policies meet Affordable Care Act (ACA) requirements and include the pediatric oral essential health benefit for covered persons under age 19. \*\*Medically necessary is an extremely rare circumstance as determined by a third party dental consultant and in all cases requires a preauthorization.

## 2017 Rates (Per Month)

	Traditional Plan (1040)	Standard Plan (502)*	Enhanced Plan (503)*
<b>Child Only (under 19)</b>	n/a	\$34.99	\$47.34
<b>Individual/Single Person</b>	\$47.50	\$34.99	\$47.34
<b>Couple/Two Person</b>	\$95.00	\$69.98	\$94.68
<b>Family</b>	\$140.50	n/a	n/a
<b>Subscriber +1 Dependent</b>	\$95.00	\$69.98	\$94.68
<b>+2 Dependents</b>	\$140.50	\$104.97	\$142.02
<b>+3 or more Dependents</b>	\$140.50	\$139.96	\$189.34
<b>Couple +1 Dependent</b>	\$140.50	\$104.97	\$142.02
<b>+2 Dependents</b>	\$140.50	\$139.96	\$189.34
<b>+3 or more Dependents</b>	\$140.50	\$174.95	\$236.68

Rates are guaranteed through December 31, 2017.



## Did You Know?

Dental insurance encourages prevention and early detection, which saves money down the road. For every \$1 spent on preventive care, up to \$50 is saved on future restorative and emergency services.

You can download our mobile app to search for dentists, upload your ID card and see your benefits coverage and claims.



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[deltadentalsd.com](http://deltadentalsd.com)  
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