

# Small-Group Dental Solutions



## Choose from a suite of pooled products.

Designed specifically for small businesses with groups of two to 49 benefit eligible employees, Delta Dental of Illinois' suite of small-group products offers pooled rates to provide the best overall savings. These competitive products are easy to administer and provide wide-ranging coverage for diagnostic and preventive care, minor, major and orthodontic services. Each plan offers tremendous flexibility, including several options for deductibles, annual maximums and orthodontic maximums. All of our small-group plans include our Enhanced Benefits Program that offers evidence-based dentistry solutions for enrollees and coverage for posterior composites and implants. Small group plans have the option of adding any of the ancillary offerings (vision, disability, life) available through TruAssure, Delta Dental of Illinois' affiliate. Our To Go<sup>SM</sup> annual maximum carryover feature can be added to Delta Dental PPO and Delta Dental Premier Platinum, Silver and Gold options.

***We give you a reason to smile.™***

## Delta Dental PPO<sup>SM</sup>

Delta Dental of Illinois' PPO network is extensive. Like most PPOs, enrollees will enjoy lower out-of-pocket costs when they use a Delta Dental PPO network dentist because these providers have agreed to accept fees that are typically 15-40% lower than average billed charges. Groups are able to enhance benefits while keeping costs in check.

- Combines freedom of choice with cost-saving incentives.
- Features Platinum, Gold and Silver options, as well as Maximum Allowable Charge Non-Voluntary or Voluntary Features.
- Selection of a primary dentist not required (except for DeltaCare<sup>®</sup> dental HMO).
- Lower out-of-pocket costs from network dentists.
- DeltaCare dental HMO can be added as a dual choice option.
- To Go<sup>SM</sup> annual maximum carryover feature available for Delta Dental PPO Platinum, Gold and Silver options.

## Delta Dental PPO – Maximum Allowable Charge Feature

We offer a Maximum Allowable Charge feature to Delta Dental PPO, where both in-network and out-of-network services are paid off the Delta Dental PPO fee schedule.

## Delta Dental PPO – Maximum Allowable Charge Voluntary Feature

The Maximum Allowable Charge Voluntary feature allows groups to offer a dental plan to their enrollees at a low group rate that they could not get on their own.

- Available to groups of 10 to 300 benefit eligible enrollees.
- Offered on a voluntary basis.
- Includes preventive, basic and major dental service benefits.

## DeltaCare dental HMO Option

Groups have the choice of adding DeltaCare dental HMO, which can be coupled with any of our pooled product offerings. A dental HMO is sometimes called a “panel” program because enrollees choose a primary dentist from a carefully screened panel of eligible providers when they enroll.

- No annual maximums.
- No deductibles.
- Minimal or no copayments.
- Choice of more than 800 dentists throughout Illinois.
- More than 95% of offices accepting new patients.
- Easy administration with no claim forms for general dentist visits.

## Delta Dental Premier<sup>®</sup>

Delta Dental Premier is Delta Dental's managed fee-for-service network, unique in the industry. Seven out of 10 Illinois dentists participate in Delta Dental Premier. Dentists who participate in the network agree to accept our Maximum Plan Allowance (MPA) as payment in full and cannot balance bill enrollees for any costs over the MPA.

- Features Platinum, Gold and Silver options.
- Enrollees have freedom to choose any dentist (except those who choose DeltaCare), but will save money by using a Delta Dental Premier network dentist.
- Offers flexibility and simplicity.
- DeltaCare dental HMO can be added as a dual choice option.
- To Go<sup>SM</sup> annual maximum carryover feature available for Delta Dental Premier Platinum, Gold and Silver options.

## Features for All Plans

- Enhanced Benefit Program based on scientific evidence that offers enhanced coverage for individuals who have specific health conditions that can be positively affected by additional oral health care. Conditions include diabetes, pregnancy, periodontal (gum) disease, high-risk cardiac conditions, kidney disease, cancer-related chemotherapy/radiation, and suppressed immune systems.
- Coverage for posterior composites and implants.