



It's never been easier to offer
Delta Dental





How to service small business clients

Delta Dental of Virginia strives to provide our brokers the best experience in servicing their small business groups. The information below will help you service your clients.

Broker portal

Once you have access to your personal broker portal, you then have the ability to:

- Instantly quote, implement and enroll small business dental and DeltaVision®
- Review or download PDFs of customized quotes
- View existing clients' benefits, membership and monthly invoices
- Add, delete and modify eligibility for existing clients
- View, print or download member ID cards

If you have questions or need assistance with the portal, please contact your sales representative or smallbizsupport@deltadentalva.com.

Additional assistance

If you need assistance with your groups outside of the portal, contact the following areas for support:

Small Business Client Specialists — smallbizsupport@deltadentalva.com:

- Open enrollment materials
- Renewal inquires/copies of renewal letters
- Group maintenance for name changes, address or contact changes
- Benefit summary requests

- Group admin setup and maintenance
- Evidence of Coverage requests

Broker appointments/BOR/ADR — brokerhelp@deltadentalva.com:

- Broker/agency appointments for dental and vision
- Broker/agency terminations
- Broker of Record changes
- Commission inquires

Billing/enrollment — billing@deltadentalva.com:

- Eligibility modifications
- Billing/ACH inquiries
- Subscriber ID card requests

Electronic Eligibility (EE) questions and setup requests — EECoordinatorNotifications@deltadentalva.com.

For issues other than those listed, contact our Small Business Client Specialists, Anne Muranowski at anne.muranowski@deltadentalva.com or Christy Schaeffer at christy.schaeffer@deltadentalva.com, or visit DeltaDentalVA.com.



How to service your group account

Delta Dental of Virginia strives to provide our groups the best experience in setting up their employees' information. Use the information below to help you get started.

Portal setup

The Group Administrator and others authorized on the group application will have access to the employer portal. Once access has been approved, you can use the portal to:

- Submit, modify, terminate and view enrollment data
- Access and pay monthly bills
- View and print member ID cards

If you need help accessing the employer portal, please email Marketing Administration at mktgadmin@deltadentalva.com.

Additional assistance

If you would prefer to setup your employee information outside of the employer portal, contact the following departments:

Marketing Administration at mktgadmin@deltadentalva.com should be contacted for:

- Group set up and maintenance, such as: group name changes, address/contact changes and policy changes
- Fulfilling benefit summary and open enrollment materials requests

- Employer portal access set up and maintenance
- Renewal inquiries and to request copies of renewal letters
- Evidence of Coverage (EOC)/New Member Welcome Kit requests

Billing and enrollment at billing@deltadentalva.com should be contact for:

- Eligibility inquiries or modifications
- Billing inquiries
- Subscriber ID card requests
- ACH draft payment setup

For electronic eligibility (EE) questions and setup, contact EEcoordinatornotifications@deltadentalva.com.

For issues other than those listed, contact our Small Business Client Specialists [Anne Muranowski](mailto:anne.muranowski@deltadentalva.com) at anne.muranowski@deltadentalva.com or [Christy Schaeffer](mailto:christy.schaeffer@deltadentalva.com) at christy.schaeffer@deltadentalva.com, or visit DeltaDentalVA.com.



Why sell Delta Dental?

From our online quoting tool to an expert support team dedicated to helping you manage commissions and group service, we make selling Delta Dental easier.

- **A streamlined process** — Our Quote to Covered™ process takes you from paper-free quoting all the way through implementation and enrollment, all in one online tool.
- **Broker portal capabilities** — Along with Quote to Covered, the broker portal allows access to existing accounts for eligibility maintenance.
- **Service beyond the sale** — Dedicated client specialists and customer service teams make benefits administration easier than ever.
- **Access benefits anytime** — [DeltaDentalVA.com](https://www.DeltaDentalVA.com) puts your customers' benefits at your fingertips 24/7.
- **Customized plans** — Our dental plans are flexible, include a variety of benefit combinations and come with additional features to reward employees who practice preventive care.
- **The benefits of experience** — We've been administering dental benefits for more than 50 years.
- **Customer focus** — Our number one goal is to create a great customer experience. We provide that through accurate claims processing, easy administration and personalized service.
 - Average speed of answer = 9 seconds*
 - First call resolution = 96%*
 - Claims turnaround = 99.9% within 15 days*
 - Customer satisfaction = 92.3%*

A recent survey of our brokers showed an incredibly high favorability score — placing Delta Dental in the top 25% for our industry.** Combine that with the country's largest network of dentists, a focus on preventive care, award-winning customer service and fast and accurate claims processing,* and that means you can feel confident recommending Delta Dental of Virginia every time.

If you have questions about selling small group business, or to get appointed, call your Delta Dental of Virginia sales representative. See page nine for contact information.

*Delta Dental of Virginia, March 2023

**Net Promoter Score survey, December 2020



Delta Dental products

Our dental plans are designed to meet the needs of your clients. Our products are flexible, allowing you to customize plans with a choice of deductibles, annual maximums, coinsurance options and network access.

Delta Dental PPO™

Delta Dental PPO provides a unique combination of price and benefit. PPO members will receive the best discount when they visit a PPO dentist, but they still have access to one of the largest networks in the nation through Delta Dental Premier®. However, if a member visits a Premier or out-of-network dentist, they may be balance-billed. They will not be balance-billed when visiting a PPO dentist.

Delta Dental PPO Plus Premier™

Delta Dental PPO Plus Premier also provides outstanding value and options. We offer a variety of plans in the Delta Dental PPO Plus Premier design, allowing groups to choose a plan that suits their needs. Members may be balance-billed when visiting an out-of-network provider but will not be balance-billed when they see a Delta Dental in-network PPO or Premier dentist.

Delta Dental aXcess™

Delta Dental aXcess plans provide access to both the Delta Dental PPO and Premier networks, which gives you more access to dentists. Benefits include no waiting periods for any services, even orthodontic, a lifetime deductible and coverage for implants. And plans are available for groups as small as just two employees.

Delta Dental Individual and Family™ Plans

When considering the best dental plan options for your customers, it's important to know that not all businesses choose to offer their employees benefits. This means tens of thousands of business owners and employees are likely in the market for our Individual and Family plan options. You could do them a great service by presenting Individual and Family plans, and these sales could add up to significant commissions over time. Visit DeltaDentalCoversMe.com to learn more!

If you have questions about our products or networks, call your Delta Dental of Virginia sales representative. See page nine for contact information.

Benefits at a Glance

This is a summary of benefits that may be covered. Refer to Rate Summary for coverage levels, deductible and maximums. See quote documents for underwriting guidelines, limitations and exclusions.	
Annual Deductible	Per person, per benefit period. Limit of three per family. aXcess plans have a lifetime deductible, per person. Delta Dental EPO plans do not have a deductible.
Annual Maximum	Per person, per benefit period.
MaxOver™	Per person, per benefit period.
Orthodontic Maximum	Per person, per lifetime.
Type I — Diagnostic and Preventive Care Oral exams and cleanings Fluoride applications Sealants Bitewing and full mouth X-rays Space maintainers <i>Health Smile, Healthy You® Program</i>	No deductible. No benefit waiting period. Twice in a 12-month period. Once in a 12-month period for individuals under age 19. For 1st and 2nd permanent molars for individuals under age 16, one application per tooth. Bitewing — one set in a 12-month period. Full mouth — once in a 36-month period*. Once per quadrant or arch, per lifetime, for individuals under age 14. Distal shoe space maintainers are limited to individuals under age nine. Enrolled individuals who have certain high-risk cardiac conditions, are pregnant, diabetic, and/or undergoing radiation or chemotherapy treatment for cancer are entitled to an additional exam and cleaning (or periodontal maintenance visit, if there is a history of periodontal surgery). Cancer patients are also entitled to an additional fluoride application beyond the age limitation of the group contract.
Type II — Basic Dental Care Amalgam or composite fillings Prefabricated stainless steel crowns Simple extractions Denture repair and recementation of crowns, bridges and dentures Endodontic Periodontic Complex Oral Surgery	Deductible applies (except for Delta Dental PPO — EPO Plan Designs). No benefit waiting period. aXcess plans cover endodontic, periodontic and complex oral surgery as Major Dental Care. Unless upgraded, composite (white) fillings limited to upper and lower six front teeth. Once per quadrant or arch, per lifetime, for individuals under age 14. Once in a 12-month period after 6 months from initial placement. Retreatment of root canal therapy allowed after two years from initial root canal therapy; once in a lifetime. Once per quadrant in a 24-36 month period based on services rendered.
Optional Type III — Major Dental Care Crowns Prosthodontics/dentures/bridges Implants and implant-supported prosthetics	Deductible applies (except for Delta Dental PPO plans). Refer to Rate Summary for applicable benefit waiting period. Once per tooth every 60 months when an existing crown, not related to an implant, cannot be rendered serviceable and tooth cannot be restored by an amalgam or composite restoration. Crowns are limited to individuals age 12 and older. Once every 60 months when an existing prosthesis, not related to an implant, cannot be rendered serviceable. Fixed bridges or removable partials are limited to individuals age 16 and older. Once in a lifetime for individuals 16 and older. Implants are limited to two per quadrant and four per each arch with a maximum of eight for full mouth reconstruction. Delta Dental EPO plans do not offer implant coverage.
Optional Type IV — Orthodontic Benefits**	No deductible. Refer to Rate Summary for applicable benefit waiting period.

*Voluntary plans cover full mouth X-rays once in a 60-month period. **Both Employer-paid and Voluntary plans allow for a choice of dependent-only or adult and dependent ortho coverage. This plan is underwritten by Delta Dental of Virginia.

Delta Dental PPO™ plans — Employer-paid for 5–99 employees or voluntary (employee-paid) for 5–300 employees

Network Name	Delta Dental PPO™			
Plan name	Active — Option A [†]	Active — Option B [†]	Active — Option C [†]	Passive [†]
Deductible ^{††}	Choice of \$0, \$25 or \$50 annual per person; limited to three per family			
Annual maximum benefit	Choice of \$1,000, \$1,250, \$1,500, \$2,000, \$2,500 or \$5,000 per person			
Networks	PPO Premier OON			
Type I — Diagnostic and Preventive Care — No deductible. No benefit waiting period.				
Exams and cleanings	100% 80% 80%	100% 80% 80%	100% 90% 90%	100% 100% 100%
Fluoride applications	100% 80% 80%	100% 80% 80%	100% 90% 90%	100% 100% 100%
Sealants	100% 80% 80%	100% 80% 80%	100% 90% 90%	100% 100% 100%
X-rays	100% 80% 80%	100% 80% 80%	100% 90% 90%	100% 100% 100%
Type II — Basic Dental Care — Deductible applies. No benefit waiting period.				
Amalgam or composite fillings — choice of all teeth or six front only	90% 70% 70%	80% 60% 60%	50% 30% 30%	80% 80% 80%
Simple extractions	90% 70% 70%	80% 60% 60%	50% 30% 30%	80% 80% 80%
Denture repair and recementation of crowns and bridges	90% 70% 70%	80% 60% 60%	50% 30% 30%	80% 80% 80%
Endodontic/periodontic/complex oral surgery*	Choice of 90% 70% 70% or move to Type III 60% 50% 50%	Choice of 80% 60% 60% or move to Type III 50% 30% 30%	50% 30% 30%	Choice of 80% 80% 80% or move to Type III 50% 50% 50%
Optional Type III — Major Dental Care — Deductible applies. Choice of 0-, 6- or 12-month benefit waiting period.				
Crowns	60% 50% 50%	50% 30% 30%	50% 30% 30%	50% 50% 50%
Prostodontics/dentures/bridges	60% 50% 50%	50% 30% 30%	50% 30% 30%	50% 50% 50%
Implant Coverage	60% 50% 50%	50% 30% 30%	50% 30% 30%	50% 50% 50%
Optional Type IV — Orthodontic Benefits** — No deductible. Choice of 0-, 6-, or 12-month benefit waiting period for Contributory. 12-month waiting period applies for Voluntary.				
Orthodontic services	50% 50% 50%			
Lifetime maximum benefit	Matches annual maximum (up to \$2,500)			

OON = Out-of-Network

NOTE: All small business plans include Right Start 4 Kids®, which provides 100% coverage for children up to age 13 for diagnostic and preventive and basic and major services, with no deductible, when visiting an in-network dentist. See plan provisions for exclusions and limitations.

[†]Members may visit any dentist but reimbursement will be based on Delta Dental's PPO allowance. Premier dentists may balance bill the difference between the PPO and Premier allowances.^{††}Voluntary plans do not have the choice of a \$0 deductible. *If moved to Type III, selected benefit waiting period applies.

^{**}Orthodontic coverage is available to groups with 10 or more employees enrolled. If orthodontic benefits are selected, you have the choice of coverage for dependent children up to age 19, or adults and dependent children.

Delta Dental PPO Plus Premier™ plans —

Employer-paid 5-99, voluntary 5-300 employees

Network Name	Delta Dental PPO Plus Premier™		
Plan name	Passive	Active - Option 1	Active - Option 2
Deductible [†]	Choice of \$0, \$25 or \$50 annual per person; limited to three per family		
Annual maximum benefit	Choice of \$1,000, \$1,250, \$1,500, \$2,000, \$2,500 or \$5,000 per person		
Networks	PPO Premier OON		
Type I — Diagnostic and Preventive Care — No deductible. No benefit waiting period.			
Exams and cleanings	100% 100% 100%	100% 100% 100%	100% 90% 90%
Fluoride applications	100% 100% 100%	100% 100% 100%	100% 90% 90%
Sealants	100% 100% 100%	100% 100% 100%	100% 90% 90%
X-rays	100% 100% 100%	100% 100% 100%	100% 90% 90%
Type II — Basic Dental Care — Deductible applies. No benefit waiting period.			
Amalgam or composite fillings — choice of all teeth or six front only	80% 80% 80%	90% 80% 80%	80% 70% 70%
Simple extractions	80% 80% 80%	90% 80% 80%	80% 70% 70%
Denture repair and recementation of crowns and bridges	80% 80% 80%	90% 80% 80%	80% 70% 70%
Endodontic/periodontic/complex oral surgery*	Choice of 80% 80% 80% or move to Type III 50% 50% 50%	Choice of 90% 80% 80% or move to Type III 60% 50% 50%	Choice of 80% 70% 70% or move to Type III 50% 50% 50%
Optional Type III — Major Dental Care — Deductible applies. Choice of 0-, 6- or 12-month benefit waiting period.			
Crowns	50% 50% 50%	60% 50% 50%	50% 50% 50%
Prosthodontics/dentures/bridges	50% 50% 50%	60% 50% 50%	50% 50% 50%
Implants	50% 50% 50%	60% 50% 50%	50% 50% 50%
Optional Type IV — Orthodontic Benefits** — No deductible. Choice of 0-, 6-, or 12-month benefit waiting period for Contributory. 12-month waiting period applies for Voluntary.			
Orthodontic services	50% 50% 50%		
Lifetime maximum benefit	Match annual max (up to \$2,500)		

OON = Out-of-Network

NOTE: All small business plans include Right Start 4 Kids®, which provides 100% coverage for children up to age 13 for diagnostic and preventive and basic and major services, with no deductible, when visiting an in-network dentist. See plan provisions for exclusions and limitations.

[†]Voluntary plans do not have the choice of a \$0 deductible. ^{*}If moved to Type III, selected benefit waiting period applies. ^{**}Orthodontic coverage is available to groups with 10 or more employees enrolled. If orthodontic benefits are selected, you have the choice of coverage for dependent children up to age 19, or adults and dependent children.

aXcess™ plans — Employer-paid for 2-49 employees

Network Name	Delta Dental PPO Plus Premier™	
Plan name	aXcess™ 25 [†]	aXcess™ 50*
Deductible	\$50 lifetime, per person	
Annual maximum benefit	\$2,000 per person	
Networks	PPO Premier OON	
Type I — Diagnostic and Preventive Care — <i>No deductible. No benefit waiting period.</i>		
Exams and cleanings	100% 100% 100%	
Fluoride applications	100% 100% 100%	
Sealants	100% 100% 100%	
X-rays	100% 100% 100%	
Type II — Basic Dental Care — <i>Deductible applies. No benefit waiting period.</i>		
Amalgam or composite fillings — all teeth	80% 80% 80%	
Simple extractions	80% 80% 80%	
Denture repair and recementation of crowns and bridges	80% 80% 80%	
Type III — Major Dental Care — <i>Deductible applies. No benefit waiting period.</i>		
Endodontic/periodontic/complex oral surgery	25% 25% 25%	50% 50% 50%
Crowns	25% 25% 25%	50% 50% 50%
Prosthetics/dentures/bridges	25% 25% 25%	50% 50% 50%
Implants	25% 25% 25%	50% 50% 50%
Type IV — Orthodontic Benefits[†] — <i>No deductible. No benefit waiting period.</i>		
Orthodontic services	25% 25% 25%	N/A
Lifetime maximum benefit	\$500	N/A

OON = Out-of-Network

NOTE: All small business plans include Right Start 4 Kids®, which provides 100% coverage for children up to age 13 for diagnostic and preventive and basic and major services, with no deductible, when visiting an in-network dentist. See plan provisions for exclusions and limitations.

*aXcess 50 is only available to groups with two to four eligible employees. †aXcess 25 covers orthodontic services for adults and dependent children.



Preventive care is better care

Delta Dental has two programs that focus on preventive care: MaxOver™ and *Healthy Smile, Healthy You*®. By taking advantage of these programs, employers can help employees improve their oral and overall health.

MaxOver rewards members for using their preventive benefits by rolling over a portion of their annual maximum for future use.

Members must have at least one preventive exam and cleaning* during their benefit period. And all claims paid during the benefit period must be less than the MaxOver claims threshold. If those conditions are met, a MaxOver amount will be carried over for use later** (based on the plan's annual maximum). Group administrators will receive a report of members who have a MaxOver balance.

Example:

Plan's annual maximum\$1,500
 Submit claims up to\$750
 Amount added to next benefit period\$375
 Maximum for next benefit period\$1,875

The example below represents the maximum benefit and the correlating MaxOver amounts:

Annual Maximum Benefit	MaxOver Claims Threshold	Annual MaxOver Amount	MaxOver Account Limit
\$1,000	\$500	\$250	\$1,000
\$1,250	\$625	\$300	\$1,250
\$1,500	\$750	\$375	\$1,500
\$2,000	\$1,000	\$500	\$2,000
\$2,500	\$1,250	\$625	\$2,500

Healthy Smile, Healthy You gives members additional benefits if they have certain health conditions. Members with any of the following health conditions can enroll:

- Pregnancy⁺⁺
- Diabetes
- Certain high-risk cardiac conditions
- Cancer treatment⁺⁺
- Weakened immune systems⁺⁺
- Kidney failure or dialysis⁺⁺

Members with these conditions are eligible for one additional cleaning and exam per benefit period beyond their regular plan limitations.⁺⁺⁺ For pregnant members, the additional benefit is available during pregnancy.

Delta Dental can provide employers with *Healthy Smile, Healthy You* materials about the program and a sign up form for members is available at DeltaDentalVA.com.

Preventive care features reward employees for taking care of their oral and overall health.

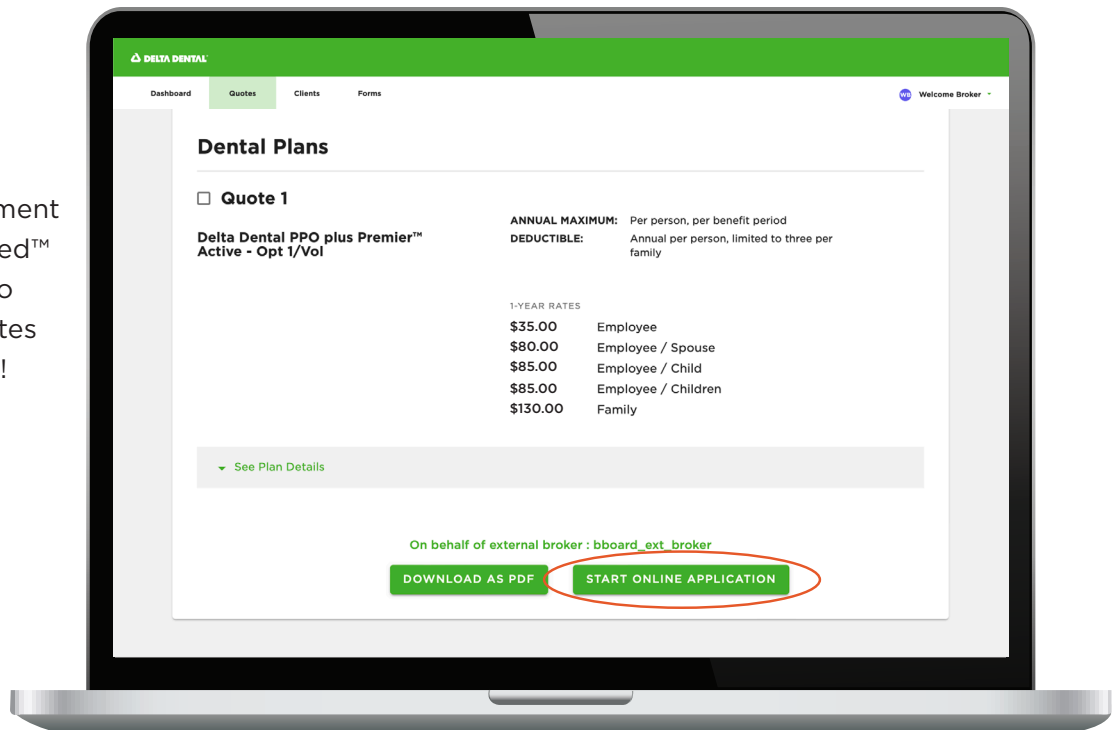
*Members who do not have natural teeth must have at least one preventive exam during their benefit period. **The MaxOver account limit can never exceed the annual maximum benefit allowance. *Members may be eligible for additional fluoride applications beyond the age limitation of their group contract. ⁺⁺Members may be eligible for additional fluoride applications and sealants beyond the age limitations of their group contract. ⁺⁺⁺Members may be eligible for an additional periodontal maintenance procedure if they have a history of periodontal treatment, such as surgery.



Enrolling a group

Delta Dental of Virginia is excited to offer a new, completely online enrollment process. Quote to Covered™ lets you go from quote to DONE in just a few minutes — completely paper free!

New business only.
For changes to existing business, email smallbizsupport@deltadentalva.com.





Dental eligibility and contribution requirements

Employees who work 20 hours or more per week are eligible. Ineligible and part-time employees, and employees who have other group dental coverage may be removed from the eligible total. If the employer chooses a Voluntary plan, the employer must agree to submit enrollment and collect premiums from subscribers for Delta Dental. Minimum group contribution and participation requirements are below:

Employer-Paid Plans				
Eligible Employees	2-4	5-9	10-49	50-99
Minimum Participation Requirement	100%	80%	75%	75%
Minimum Employer Contribution	25%	25%	25%	>0%
Voluntary Plans				
Eligible Employees	5-300			
Minimum Participation Requirement	Minimum of 5 employees or 25% of eligibles, whichever is greater			
Minimum Employer Contribution	0%			



Sales, account management and service contact information

Virginia Corporate Headquarters — Roanoke

800.572.3044

SALES TEAM

NAME	SERVICE AREA/GROUP SIZE	CONTACT INFO
Jason Reynolds, <i>Senior Sales Representative</i>	Northern/2-99*	804.297.3267 jcreynolds@deltadentalva.com
Diane Watson, <i>Sales Representative</i>	Eastern/2-99*	804.297.3264 dhwatson@deltadentalva.com
John Wilson, <i>Sales Executive</i>	Western/2+	540.776.8114 jwilson@deltadentalva.com
Will Muller, <i>Sales Representative</i>	Central/2-99*	540.824.2639 will.muller@deltadentalva.com

ACCOUNT MANAGEMENT

NAME	SERVICE AREA/GROUP SIZE	CONTACT INFO
Anne Muranowski, <i>Small Business Client Specialist</i>	Central and Western/2-99*	540.795.4512 anne.muranowski@deltadentalva.com
Christy Schaeffer, <i>Small Business Client Specialist</i>	Northern and Eastern/2-99*	540.795.4527 christy.schaeffer@deltadentalva.com

*And voluntary groups under 300.

OPERATIONS

CUSTOMER SERVICE	800.237.6060; Fax (540) 491.9717
• Customer inquiries and benefit questions	customerservice.helpdesk@deltadentalva.com
BROKER SERVICES	
• Appointments • Agent and agency appointment terminations • Agency and agent addresses and other information • Broker of Record changes • Commission payment inquiries	brokerhelp@deltadentalva.com
MARKETING ADMINISTRATION (GROUP BUSINESS)	888.335.8216; Fax (540) 774.7574
• Group set-up and maintenance • Requests for information and printed materials for existing groups • Document creation and retention	mktgadmin@deltadentalva.com
INDIVIDUAL BUSINESS	540.562.8020
Sam Austin, Product Manager, Individual Business	sam.austin@deltadentalva.com
BILLING	800.237.6060; Fax (540) 776.8109
• Billing, enrollment and eligibility	billing@deltadentalva.com
ELECTRONIC ELIGIBILITY	800.237.6060; Fax (540) 776.8109
• Electronic eligibility set-up and maintenance	eecoordinatornotifications@deltadentalva.com



Reduce barriers with the Special Health Care Needs Benefit

For fully-insured groups

For the nearly 57 million people in the U.S. with intellectual or developmental disabilities,* oral health care can be inaccessible or overwhelming. Together, we can change that.



Delta Dental of Virginia can help you care for your eligible employees by providing additional dental benefits to those who have special health care needs. These benefits are automatically included with your existing dental plan. Here are the benefit details:

Who qualifies?

The American Academy of Pediatric Dentistry defines special health care needs as any physical, developmental, mental, sensory, behavioral, cognitive, emotional impairment or limiting condition that requires medical management, health care intervention, and/or the use of specialized services or programs. Individuals who fall into these categories often require extra care when they visit the dentist. All covered members with a qualifying special health care need are eligible for this benefit. There is no age limit.

What is the cost?

There is no direct rate impact for your group to provide these benefits for eligible members.

How do members access care?

Eligible members should let their dentist know that their Delta Dental group** plan includes the Special Health Care Needs benefit and that they have a qualifying need. The dentist should verify the benefit before rendering services.

What's included?***

- **Extra exam benefits** are included for additional consultations with the dentist that may be necessary to help patients understand what to expect prior to treatment.
- **Up to four dental cleanings** in a benefit year.
- **Treatment delivery modifications**, including anesthesia, necessary for dental staff to provide oral health care for patients with sensory sensitivities, behavioral challenges, severe anxiety or other barriers to treatment.

How can we communicate this benefit?

Delta Dental can help you communicate these benefits to your employees. Download and share these flyers with your covered members: “Special Health Care Needs Benefit – Member Flyer” and “Special Health Care Needs Benefit – Dentist Instructions,” available at [DeltaDentalVA.com/special-health-care-needs-resources](https://www.DeltaDentalVA.com/special-health-care-needs-resources).



*Penn Dental Medicine, University of Pennsylvania. **The Special Health Care Needs benefit is not currently available under Delta Dental of Virginia's Individual and Family™ plans. ***Additional Special Health Care Needs benefits are covered at 100% with no deductible. Some benefits may be subject to the annual maximum based on your group benefit plan.



Right Start 4 Kids®



100% coverage



No deductible



In-network dentists



Healthy smiles and
bright futures

Did you know that cavities are the most chronic childhood disease? Cavities are five times more common than asthma. Children with pain from tooth decay may miss more school and have lower grades than their peers, not to mention the lost work hours for parents. But cavities are nearly 100% preventable, and it's easy to protect your child's oral health and ensure better overall health.

The right start for a bright future

Right Start 4 Kids from Delta Dental is a benefit that helps remove cost barriers to dental care for children up to age 13. This program provides 100% coverage for diagnostic and preventive and basic and major services, with no deductible, when you visit an in-network dentist.* Coinsurance levels apply when visiting an out-of-network dentist.**

Want to learn more about your child's oral health and why it's so important to take care of it? Visit [DeltaDentalVA.com/members](https://www.DeltaDentalVA.com/members) for more oral health and wellness resources.

*Right Start 4 Kids is subject to applicable limitations, exclusions, waiting periods and annual maximum. Check your plan details for specific coverage. ** Orthodontic services are not eligible for the 100% coverage level.

Delta Dental — Virtual Visits

delivered by TeleDentistry.com



We give you another reason to recommend us! Members of Delta Dental of Virginia have 24/7/365 access to a dentist through Delta Dental — Virtual Visits when their dentist is not available.*

It's safe.

Teledentistry is a safe and effective way to receive care and avoid the emergency room. Members can use Delta Dental — Virtual Visits when they:

- have a dental emergency and do not have a dentist,
- need access to a dentist after hours,
- or need to consult a dentist without leaving home or while traveling.

The teledentistry service is included in members' existing dental plan* and counts as an oral examination.

Follow these steps to get started

- Step 1:** Visit [DeltaDentalVA.com](https://www.DeltaDentalVA.com) and click on Delta Dental — Virtual Visits to create an online account.
- Step 2:** Fill out required online forms.
- Step 3:** Take photos of the problem area.
- Step 4:** Connect with a TeleDentistry.com dentist and begin your consultation.

It's easy.

Members can conveniently access the teledentistry service by a smartphone, tablet or computer with audiovisual capabilities. Or members may call a dedicated phone number at **866-256-2101**.

TeleDentistry.com dentists provide the initial consultation and can write prescriptions** when appropriate. Members will then be referred to a Delta Dental network dentist for further diagnosis and treatment.

After the initial consultation

The TeleDentistry.com dentist will email consultation notes to the member's Delta Dental network dentist for further treatment. If the member has not established care with a Delta Dental dentist, TeleDentistry.com will refer them to an in-network dentist.

Delta Dental of Virginia members have access to the Delta Dental — Virtual Visits dedicated phone number, available 24/7/365 at 866-256-2101. Let your clients know this service is now available!

*TeleDentistry.com services are only available to current Delta Dental of Virginia members. A TeleDentistry.com consultation counts as a problem-focused exam (D0140) under your dental plan. **e-prescriptions are not available internationally through TeleDentistry.com.



Delta Dental Mobile

Helping members manage their oral health

Oral health is important to Delta Dental — and to your overall health! Our mobile app makes it easy for employees to make the most of their dental benefits. Members can access their ID card, find a dentist and estimate costs for dental procedures right from their mobile device.



SCAN TO DOWNLOAD THE
DELTA DENTAL MOBILE APP

Getting started

Delta Dental's free mobile app is available for Apple or Android devices. Visit the Apple App Store or Google Play and search for "Delta Dental" or scan the QR code below. You will need an internet connection to download and use most of the features of our free app.

Delta Dental Mobile App Features

- Quick and easy access to Delta Dental member ID card!
- A dentist search tool that helps members quickly find an in-network dentist nearby.
- Save preferred dentists for quick access.
- Our easy-to-use Dental Care Cost Estimator tool provides estimated cost ranges for common dental services.*
- View claims information from dental visits over the past 18 months.
- Review dental policy coverage details.

Information displayed may vary based on your particular coverage. For more information on your coverage, contact Delta Dental of Virginia. "Delta Dental" refers to the national network of 39 independent Delta Dental companies that provide dental benefits and is a registered trademark of Delta Dental Plans Association. **Not available in all geographic areas.*



Another reason to sell Delta Dental — Introducing Amplifon!



Risk-free trial: Try hearing aids for 60 days*



Follow-up care: Ensures a smooth transition*



Battery support: Battery supply or charging station*



Warranty: Three-year coverage*

About 40 million Americans have hearing loss¹. In fact, about 12% of the U.S. working population has hearing difficulty². Because hearing loss can affect people of all ages, Delta Dental of Virginia is teaming up with Amplifon Hearing Health Care to offer quality care and special savings for your clients' hearing needs.

What causes hearing loss?

Hearing loss can be caused by obstructions in the ear or permanent damage to the inner ear. Common causes of permanent damage include exposure to noise, aging, some health conditions and certain medications.

When should members get their hearing checked?

It is recommended that members have their hearing screened every three to five years or tested annually after age 50. They also should have their hearing screened if they are experiencing:

- Consistent exposure to loud noises,
- Difficulty understanding others in noisy environments,
- Feeling as though people are not speaking clearly or are mumbling, or
- Consistent ringing in their ears.

Continued on next page



Access to a large network of hearing care providers

Amplifon’s hearing care provider network includes more than 145 provider sites in Virginia with more than 1,400 hearing aid options and an average savings of 66% off retail pricing³.

Simple pricing

	Level 1	Level 2	Level 3	Level 4	Level 5
Retail price (per ear)	\$2,203	\$2,999	\$4,280	\$6,172	\$7,698
Amplifon price (per ear)	\$995	\$1,295	\$1,495	\$1,895	\$2,195

How do your customers access the hearing program?

1. Members should call Amplifon at 877.593.0051.
2. Amplifon will explain the program details and help members take a virtual hearing assessment to confirm the presence of hearing loss.
3. If loss is detected, Amplifon will help the member schedule an appointment with a provider.
4. Amplifon will send information to the member and the provider, ensuring the program is activated.

For more information, call 877.593.0051 or visit www.amplifonusa.com/lp/deltadentalva.

¹www.nidcd.nih.gov/health/noise-induced-hearing-loss. ²www.cdc.gov/niosh/topics/ohl. ³You and your provider will determine the best device to meet your hearing loss, lifestyle, and technology needs. *Risk-free trial: 100% money back guarantee if not completely satisfied, no return or restocking fees. Follow-up care: For one year following purchase. Batteries: two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty: Exclusions and limitations may apply. Contact Amplifon (877.593.0051) for details. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Delta Dental of Virginia and Amplifon are independent, unaffiliated companies. Delta Dental is a registered mark of Delta Dental Plans Association. The Amplifon Hearing Health Care discount program is not approved for use with any third-party payor program, including government and private third-party payor programs. Hearing services are administered by Amplifon Hearing Health Care, Corp.

Dental underwriting guidelines

1. Coverage is offered on an employer-sponsored basis only. An employer/employee relationship must exist; individuals who are not employees are not eligible for coverage. If the primary subscriber enrollment is fewer than five, dependents/spouse of the primary subscriber may not enroll in a separate contract to increase the group size. For example, an individual and spouse may not enroll as two separate "subscriber" contracts, or as "subscriber/child(ren)" contracts, even if both are employees.

Association groups require Delta Dental Underwriting Department approval.

2. Virginia-based businesses enrolling 2-99 employees who are engaged in bona fide trade or commerce in the commonwealth are eligible. However, the following organizations are not eligible for coverage: fraternal organizations, sales groups, independent contractors and membership groups. A North American Industry Classification System (NAICS) number is required for rating purposes.

3. All Voluntary groups of up to 300 eligible employees are rated together in a product pool. Groups with more than 300 eligible employees require Delta Dental Underwriting Department approval.

4. All plans utilize a five-tier rating structure consisting of subscriber, subscriber/spouse, subscriber/child(ren) and family. No other rating structures are available.

5. For rate guarantee, please refer to the rate page included in your quote documents. Underwriting Guidelines include, but are not limited to, minimum enrollment and employee participation levels. Coverage begins the first day of the month after the contract is issued. Please submit the

group's data at least 15 days prior to the desired start date.

6. The eligibility waiting period for newly hired employees will be the first day of the month following 90 days from the date of hire. Coverage ends on the last day of the month that the member ceases to be eligible under the group dental plan. If a group's existing medical plan benefits have a different eligibility requirement, then Delta Dental will match it for this coverage (for example: first day of the month following the date of hire).

7. Employees and their dependents NOT included in the initial enrollment may be eligible for coverage on the first day of the month following a qualifying event such as marriage or divorce, death of a spouse, birth of a child, legal adoption or loss of other group coverage. Otherwise, they may enroll only during the group's annual open enrollment period.

8. If an employee covered under one of the Voluntary plans drops coverage, he/she is not eligible to re-enroll until the second group open enrollment period after the date of termination. In addition, if the employee cancels after less than one year of enrollment, he/she must remit the balance of the first year's premium before re-enrolling.

9. Group acceptance is not guaranteed. Approval of coverage is contingent upon underwriting acceptance and verification of employee participation. Groups with more than 20% of their employees residing outside of Virginia require special underwriting approval and may require a premium adjustment.

10. Delta Dental coverage must be the only employer-sponsored group dental plan offered to the group's employees.

11. Children are eligible for coverage until the end of the

month following their 26th birthday under subscriber/child(ren) or family plans.

12. Premiums are based on the number of employees enrolled. For example, a group of 52 eligible employees that only enrolls 39 employees will be rated in the 10-49 pool.

13. Waiting periods may be waived for initial enrollees if the group is replacing a prior group dental plan that covered these services for at least 12 consecutive months. Please submit dated, current carrier group bills and benefit description with the application. Anything less than 12 months of prior coverage will not be considered toward waiting period waivers for initial enrollees. Employees hired after initial enrollment require proof of credible coverage to receive credit for a waiting period for both Employer-Paid and Voluntary plans.

14. Please check with your Delta Dental sales representative for questions and availability of dual option dental plans. Contributory groups enrolling 10-99 employees or Voluntary groups enrolling 10-299 may elect a High/Low Benefit Plan at standard pool rates subject to the following conditions: (1) The Low Plan and High Plan must either both include orthodontic coverage or exclude orthodontic coverage, (2) If waiting periods are elected, they must be applied to both plans and remain the same (0, 6 or 12 months), (3) Endodontics, periodontics and oral surgery must remain in the same category on both plans (4) If posterior composite coverage is elected, it must be applied to both plans (5) If orthodontic coverage is elected on both plans, the lifetime maximum and coverage level (child only or adult/child coverage) must remain consistent on both plans and (6) A minimum of 25% of those

enrolling must elect the High Plan. Deductibles, predefined coinsurance levels and benefit maximums may vary from the Low Plan to the High Plan; the combined participation level and employer contribution level must still meet Delta Dental's requirement for this product. All employees must elect a plan at their initial enrollment and may only change plans during the group's annual open enrollment period (unless a qualifying event has occurred). **A dual-option scenario with a High Plan covering orthodontics and a Low Plan that does not cover orthodontic coverage can be achieved under parameters determined on a case-by-case basis by Underwriting. If this scenario is desired or if any questions arise concerning the dual-option availability, please contact your Delta Dental sales representative.**

15. Major services are optional coverage for all Delta Dental traditional products except aXcess™ and Delta Dental EPO™. If major benefits are selected, diagnostic and preventive/basic coverage are required.

16. Orthodontic services are optional coverage for all Delta Dental traditional products except aXcess 25™ and Delta Dental EPO™. Orthodontic services are not covered under aXcess 50. A minimum enrollment of 10 is required for all Delta Dental products except aXcess 25 or an EPO plan. The minimum enrollment for aXcess 25 is two. There is no minimum enrollment requirement for an EPO plan. Orthodontic benefits are available to all enrollees, if selected. If orthodontic benefits are selected, diagnostic and preventive, basic and major coverage are required.

Dental plan provisions

Benefit Limitations

Annual deductible — group choice of deductible. Limit of three per family per contract year (deductible does not apply to Type I or Type IV services). The aXcess™ product features a lifetime deductible. Under aXcess, once a covered member meets the required deductible, future covered services will be paid as though there is no deductible for the lifetime of the contract.

- Oral exams and cleanings are covered twice each 12-consecutive month period.
- Sealants: only for noncarious, nonrestored first and second permanent molars for enrollees under the age of 16, one application per tooth.
- Bitewing radiographic images (X-rays) are covered once each 12-consecutive month period, limited to four films in one visit.
- Full mouth (panoramic) X-rays: limit of one every three years for Employer-Paid plans, one every five years for Voluntary (Employee-Paid) plans. Full mouth X-ray includes bitewing X-rays. Panoramic X-ray in conjunction with any other X-ray is considered a full mouth X-ray.
- Space maintainers, not including distal shoe space maintainers, are limited to once per quadrant or arch per lifetime for enrollees under the age of 14.
- Distal shoe space maintainers are limited to once per quadrant per lifetime for enrollees under the age of nine.
- Fluoride applications are limited to once each 12-consecutive month period for enrollees under the age of 19.
- Full mouth debridement is limited to once in a lifetime and is only a covered benefit when an enrollee has not had a cleaning or scaling and root

planing within 36 months of the full mouth debridement.

- Amalgam and composite fillings: except as otherwise provided in the plan documents, composite (white) fillings limited to upper six and lower six anterior (front) teeth; once in a 24-month period per tooth, per surface.
- Stainless steel crowns: limited to primary/baby teeth for enrollees under the age of 14.
- Denture repair and recementation of crowns, bridges and dentures: limited to once in a 12-month period after six months from initial placement.
- Endodontic services/root canal therapy: retreatment only after 24 months from initial root canal therapy treatment and is limited to once in a lifetime.
- Periodontic services: Periodontal cleaning is considered a regular cleaning and is subject to the benefit limits for regular cleanings. Limitations of 24 to 36 months apply based on services rendered
- Crowns: once per tooth every 60 months, and only when an existing crown cannot be rendered serviceable. Benefit is available only when the tooth is damaged by decay or fractured to the point that it cannot be restored by an amalgam or composite restoration. Crowns are limited to enrollees age 12 and older.
- Prosthodontics/dentures/bridges not related to an implant: once every 60 months, and only when an existing prosthesis cannot be rendered serviceable. Temporary prosthetic devices are not a separate benefit. Any charge for these devices is included in the fee for the permanent device. Fixed bridges or removable partials are limited to enrollees age 16 and older.

- Implants and implant-supported prosthetics are limited to once in a lifetime per site and are also limited to two per quadrant and four per arch, with a maximum of eight for full mouth reconstruction for enrollees age 16 and older.
- Adjustment, maintenance or cleaning of a maxillofacial prosthetic appliance is limited to once per year.
- Orthodontic benefits are limited to enrollees age five and older.

MaxOver™

Eligibility for MaxOver benefits is determined three months after the end of the plan benefit period. Any claims processed or adjusted after a member's annual MaxOver eligibility is determined will not alter the individual's eligibility for the benefit. Orthodontic benefits (if covered) are excluded from the MaxOver program. MaxOver benefits cease to be available when a member's coverage under the group contract terminates.

Exclusions

The following are not covered unless specifically identified as a covered benefit in Delta Dental's plan documents:

- Services or supplies that are not dental services; also services not specifically listed as covered in the group's Schedule of Benefits.
- Services or treatment provided by someone other than a licensed dentist or a qualified licensed dental hygienist working under the supervision of a dentist.
- A dental service that Delta Dental, at its sole discretion (subject to any and all internal and external appeals available to you), determines is not necessary or customary for the diagnosis or treatment of your condition. In making this

determination, Delta Dental will take into account generally accepted dental practice standards based on the dental services provided. In addition, each covered benefit must demonstrate dental necessity. Dental necessity is determined in accordance with generally accepted standards of dentistry.

- Dental services for injuries or conditions that may be covered under workers compensation, similar employer liability laws or other medical plan coverage; also, benefits or services that are available under any federal or state government program (subject to the rules and regulations of those programs) or from any charitable foundation or similar entity.
- Dental services for the diagnosis or treatment of illnesses, injuries or other conditions for which you are eligible for coverage under your hospital, medical/surgical or major medical plan.
- Dental services started or rendered before the date enrolled under the group contract. Also, except as otherwise noted, benefits for a course of treatment that began before you are enrolled under the group contract.
- Except as otherwise provided for in the plan documents, dental services provided after the date you are no longer enrolled or eligible for coverage.
- Except as otherwise provided for in the plan documents, prescription and nonprescription drugs, pre-medications, preventive control programs, oral hygiene instructions and relative analgesia.

Dental plan provisions

Exclusions (*Continued*)

- General anesthesia when fewer than three teeth will be routinely extracted during the same office visit.
- Splinting or devices used to support, protect or immobilize oral structures that have loosened or been reimplanted, fractured or traumatized.
- Charges for inpatient or outpatient hospital services and any additional fee that the dentist may charge for treating a patient in a hospital, nursing home or similar facility.
- Charges to complete a claim form, copy records or respond to Delta Dental's requests for information.
- Charges for failure to keep a scheduled appointment.
- Charges for consultations in person, by phone or by other electronic means.
- Charges for X-ray interpretation.
- Dental services to the extent that benefits are available or would have been available if you had enrolled, applied for or maintained eligibility under Title XVIII of the Social Security Act (Medicare), including any amendments or other changes to that Act.
- Complimentary services or dental services for which you would not be obligated to pay in the absence of the coverage under this plan or any similar coverage.
- Services or treatment provided to an immediate family member by the treating dentist. This would include a dentist's parent, spouse or child.
- Dental services and supplies for the replacement device or repeat treatment of lost, misplaced or stolen prosthetic devices, including space maintainers, bridges and dentures (among other devices).
- Dental services or other services that Delta Dental determines are for correcting congenital malformations; also, cosmetic surgery or dentistry for cosmetic purposes.
- Replacement of congenitally missing teeth by dental implant, fixed or removable prosthesis, whether the result of a medical diagnosis, including, but not limited to, hereditary ectodermal dysplasia, or not related to a medical diagnosis.
- Experimental or investigative dental procedures, services and supplies, as well as services and/or procedures due to complications thereof, which, in the judgment of Delta Dental: (a) are in a trial stage, (b) are not in accordance with generally accepted standards of dental practice or (c) have not yet been shown to be consistently effective for the diagnosis or treatment of the enrollee's condition.
- Dental services for restoring tooth structure lost from wear (abrasion, erosion, attrition or abfraction), for rebuilding or maintaining chewing surfaces due to teeth out of alignment or occlusion or for stabilizing the teeth. Such services include, but are not limited to, equilibration and periodontal splinting.
- Dental services, procedures and supplies needed because of harmful habits. An example of a harmful habit includes clenching or grinding of the teeth.
- Services billed under multiple dental service procedure codes, which Delta Dental, at its sole discretion (subject to any and all internal and external appeals available to you), determines should have been billed under a single, more comprehensive dental service procedure code. Delta Dental bases its payment on the negotiated fee for the more comprehensive code, not on the negotiated fee for the underlying component codes.
- Services billed under a dental service procedure code that Delta Dental, at its sole discretion (subject to any and all internal and external appeals available to you), determines should have been billed under a code that more accurately describes the dental service. Delta Dental bases its payment on its determination of the more accurate dental service code.
- Amounts assessed on dental services and/or supplies by state or local regulation.
- Amounts that exceed the negotiated fee as agreed to by the dentist for covered benefits.