









broker event







Delta Dental of South Dakota



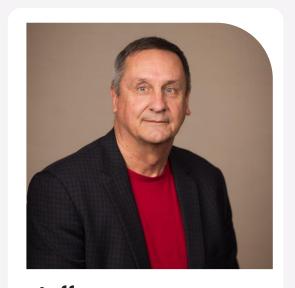
25





Meet our team members

Group Admin & Sales



Jeff

President & CEO



Dayna

VP Growth & Customer Experience



Jodie

Sales & Account Management



Ronelle

Group Administration Manager



Bronson

Underwriting & Sales Management



Micah

Sales & Marketing Coordinator



Kerrigan

Group Administration



About Delta Dentalv



A healthy smile can break the ice, brighten a day, and warm your heart. You feel like there's nothing you can't do. At Delta Dental, we believe in the power of your smile.



Nonprofit South Dakota company, member of the national Delta Dental Plans Association (DDPA).



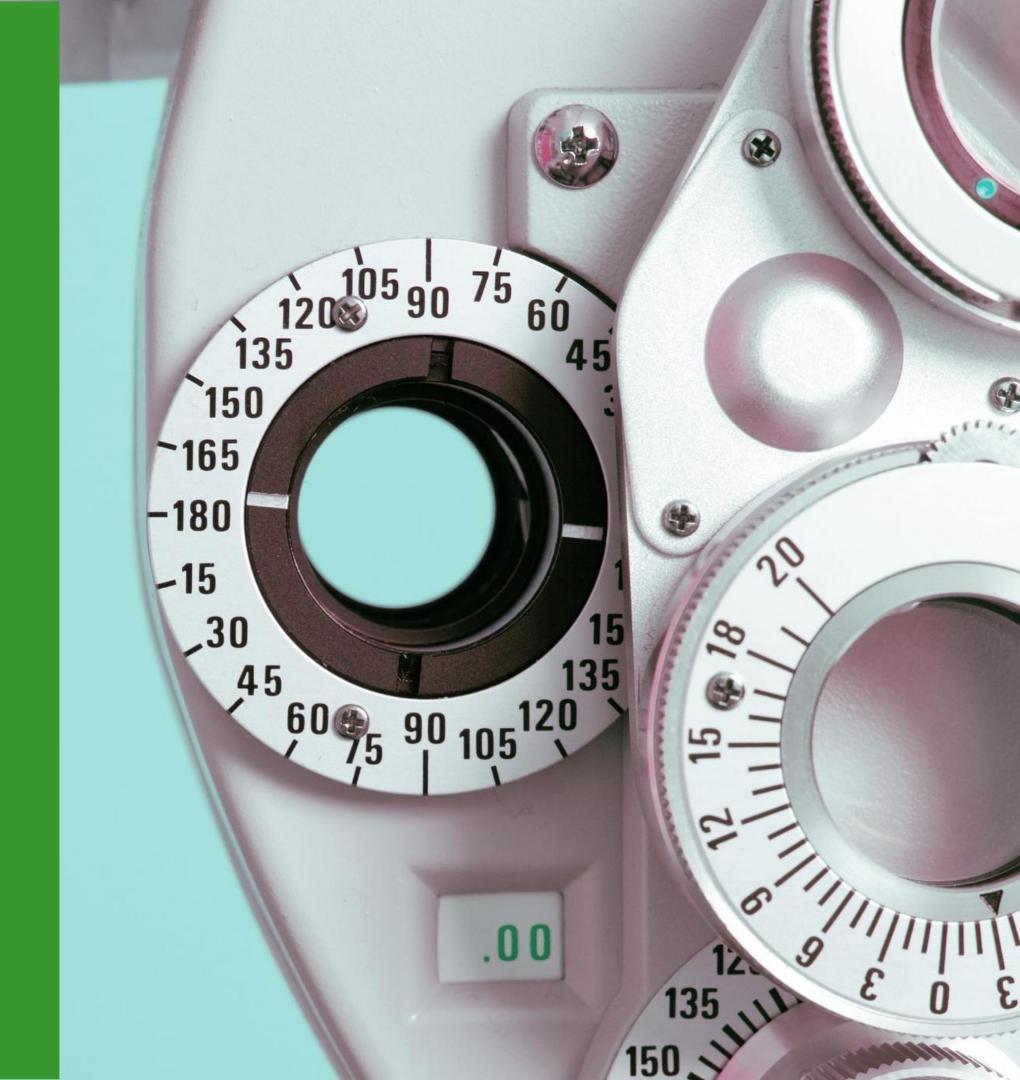
Dedicated to advancing and improving oral health.



Delta Vision® The selling experience Christine Dietz, EyeMed

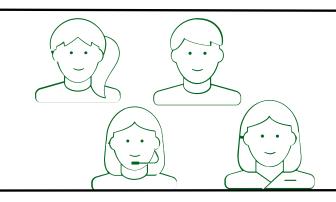




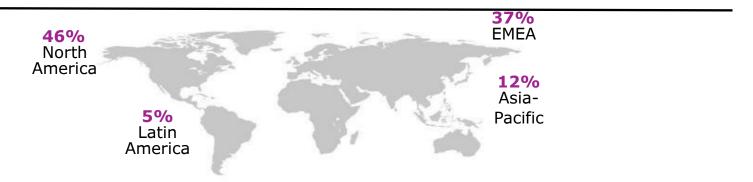


EssilorLuxottica: The Global Leader in Vision Care

Our People



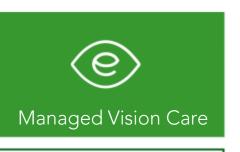
> 200,000 Employees in over **150** countries focused only on the Vision Care ecosystem



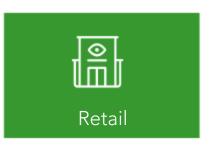








EYEMED



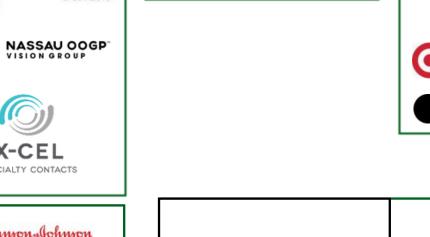






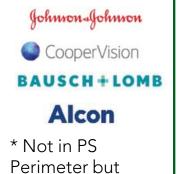




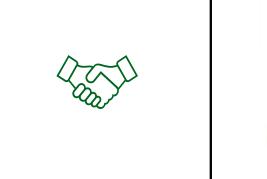








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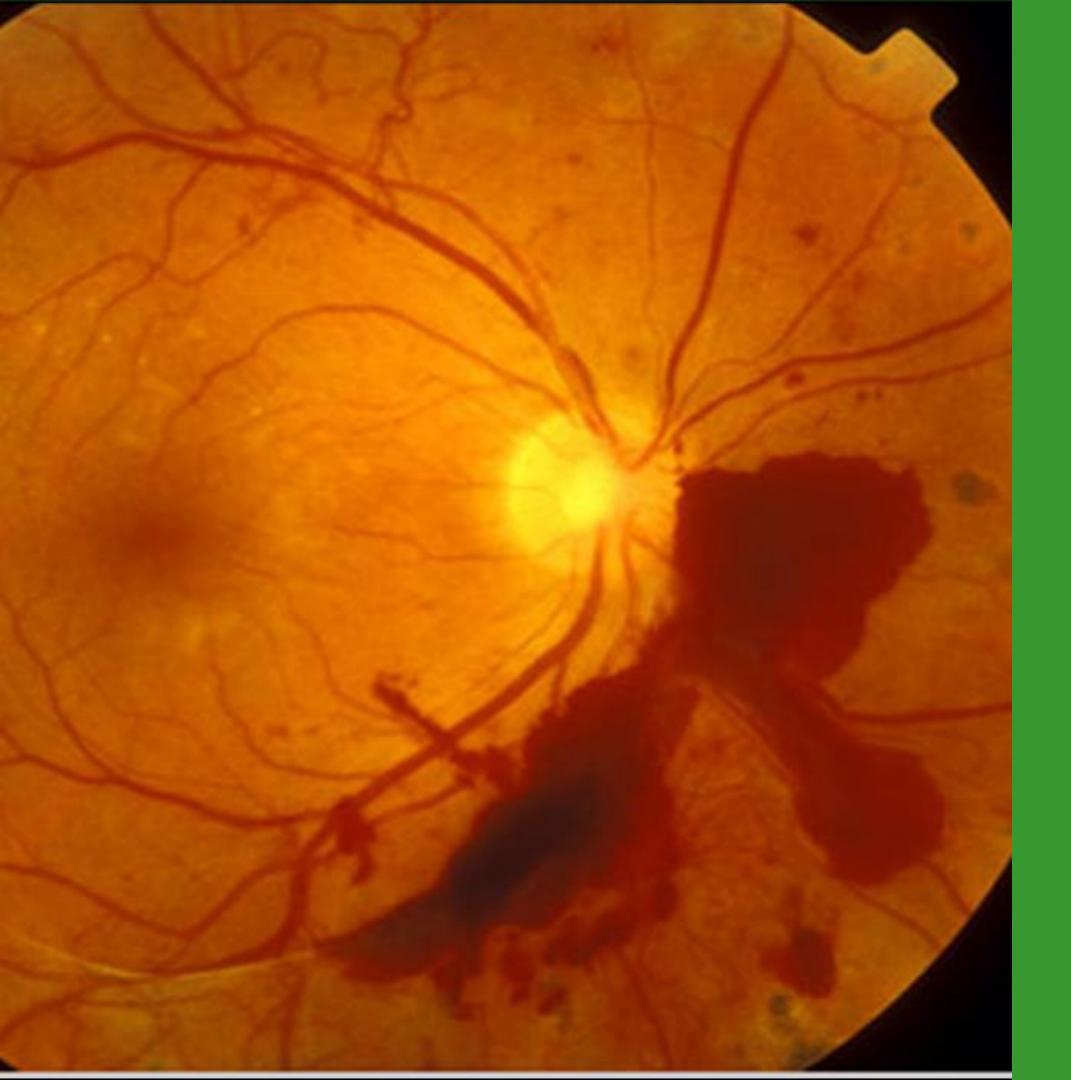










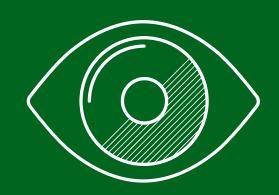


Affecting 1 in 3adults over 40 with diabetes, what is the #1 cause of blindness in Americans?

A. Cataracts

B. Myopia

C.Diabetic Retinopathy



KEYTA KEAWA YS



Vision exams
are important
for a person's
overall health.

An annual routine eye exam could prevent 95% of vision loss caused by diabetes³.



Vision plans are simple.

Unlike other health plans, a vision plan is made up of just two components:

Professional
Services and a
Materials Benefit.



Vision plans are valuable.

On average, a vision plan will save a member 71% compared to paying retail.

The Importance of Vision Care



VISION TRENDS - CONSUMER INSIGHTS



On average, employees log over **96 hours of screen time a week** with over one-third of that occurring at work – more with younger workers and those working remote1.



50% of workers have at least one eye issue, including blurred or poor vision, eyestrain and fatigue, or dry/itchy eyes. 63% of workers affected by these issues report they have a **negative impact on their productivity**, 55% say it affects their ability to focus, and 42% indicate it affects mental health1.



43% of all workers and **54% of Gen Z employees said their eye health** was worsening.¹

THE IMPORTANCE OF VISION CARE

Vision awareness and annual eye exams are an important component of an employee's overall health



The need for vision care is real

- 75.8 % of US adults
 wear some form of vision
 correction¹
- The number of people in the United States who need vision correction is expected to increase to 192 million by 2025, up from 174 million²



Employees value the benefit

- 91% of employees
 view vision benefits
 as important or very
 important³
- 87% of employees
 would be more likely to
 stay at their company if
 offered high-quality
 vision benefits³



Employers benefit by offering vision

- Regular vision care has been linked to improvements in overall health and wellness, productivity and member satisfaction⁴
- Early intervention can save thousands for members with chronic conditions⁴



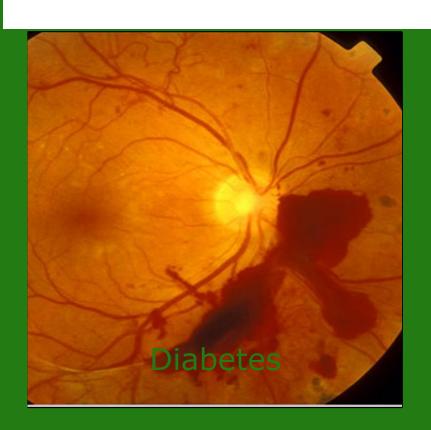
Comprehensive eye exams are often early indicators of serious health conditions¹

People are 4x more likely to get an eye exam than an annual physical.



The eye is the only opportunity to view blood vessels without expensive imaging or dissection

Early intervention can save thousands for members with chronic conditions3











Understanding consumer managed vision care trends helps clients understand the vision care needs of their unique workforce1

YOUNGER GENERATIONS:

- Increasingly enrolling in vision benefits-increased screen time
- More proactive in using their vision benefit
- Most likely to get annual eye exams
- More likely to spend more money for fashionable frames

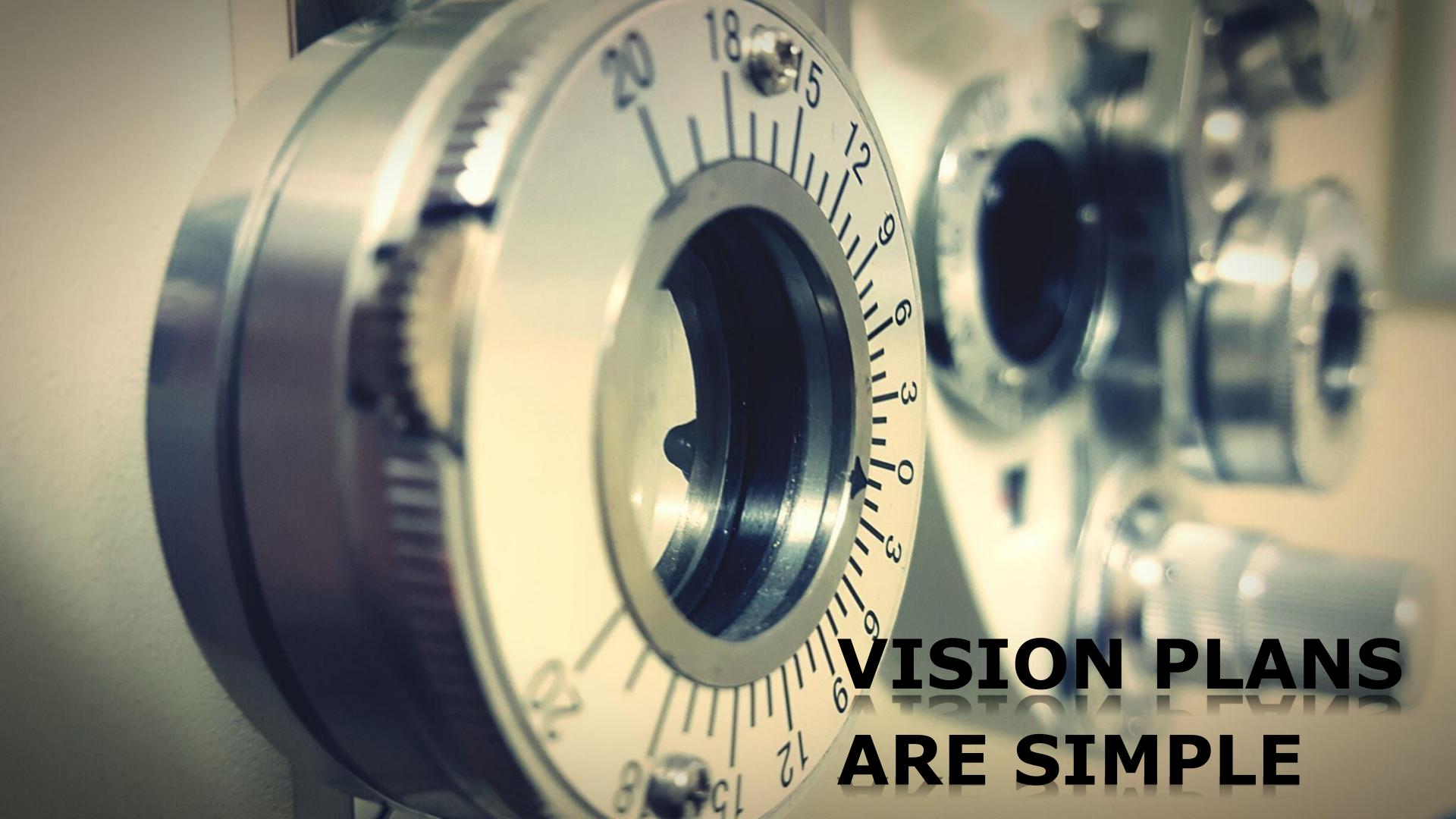
MIDDLE-AGED GENERATIONS:

- Highest rate of managed vision care coverage
- Use their benefits only when necessary
- Have advanced and changing vision needs
- Willing to buy the fashion frames they want
- Spend more on lens products

AT OR BEYOND RETIREMENT AGE:

- More likely to have managed vision care benefits
- More likely to get annual eye exams
- Have advanced vision needs
- More likely to simply replace their lenses
- 25% less likely to purchase contact lenses
- Twice as likely to buy only frames





A snapshot of the vision benefit

Professional Services

Materials Benefit



Comprehensive Eye examWith a co-pay,

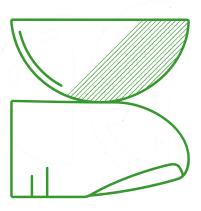
every 12 months



Frame allowance
Every 12 or 24
months



Lenses
With a co-pay, plus fixed pricing on options, every 12 months



Contacts
Allowance
With fit and follow-up,
every 12 months

Sample - exam & materials benefit

Benefit	Member Cost	OON Reimbursement*
Eye Exam	\$10 copay	\$XX
Frame Allowance	\$0 copay; \$150 allowance, 20% off balance	\$XX
Standard Lenses (Single, Bifocal, Trifocal)	\$25 copay	Up to \$XX
Lens options:	\$15 \$15 \$15 \$40 \$45 20% off retail price \$65 copay \$95 copay \$105 copay \$75 copay; 20% off retail price less \$120 allowance	N/A N/A N/A N/A N/A N/A N/A Up to \$XX Up to \$XX Up to \$XX Up to \$XX
Standard Contac t Lens Fit & Follow-up	Up to \$40	N/A
Contact Lenses	\$0 copay; \$150 allowance, 15% off balance on conventional lenses	Up to \$XX



Comprehensive Eye Exams More than just refraction

Eye exams uncover needs for vision correction and contribute to overall wellness.

Eye exams include:

- Case history
- Evaluation of visual system's status
- Refractive status Binocular function
- Dilation is included in all exams at no
- additional charge Assessment, diagnosis
- and treatment plan



25%

of EyeMed's utilizing members received a comprehensive eye exam in 2024.

What is fit and follow-up and what is the difference between premium and standard?

Similar to being fitted for prescription eyeglasses, patients who wear contacts must also be fitted for the appropriate contact lens. Every eye is different, so contact lens fittings serve as an extra service provided by the doctor to find the right kind of contact lens for a patient.

Standard fit:

Routine applications of soft, spherical daily wear contact lenses for single vision prescriptions

Premium fit:

 More complex applications, including, but not limited to toric, bifocal/multifocal, cosmetic color, post-surgical and gas permeable

Follow-Up:

Follow-up visit, not exceeding 45 days of initial fitting, allowing provider to give a complete
evaluation of the contact lens

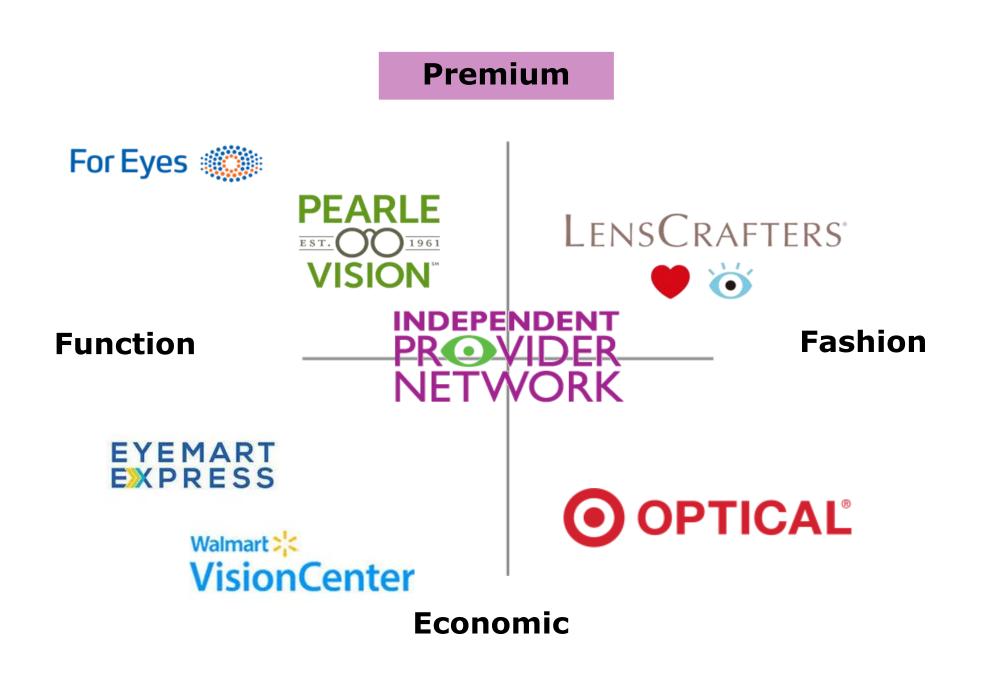
Materials Benefit

Frame Lens Contact lens



A network with convenience and choice

No matter how your members buy, we have them covered



At least frame choices within the \$130 allowance at each provider location

Network overview1

	National Insight	South Dakota Insight
# of locations 2 in	29K	91
10 urban/sub. 1 in	99%	97%
20 rural	96%	79%

National Retail Providers











Online Providers





GLASSES.S.









lenscrafters.com

targetoptical.com

glasses.com

contactsdirect.com

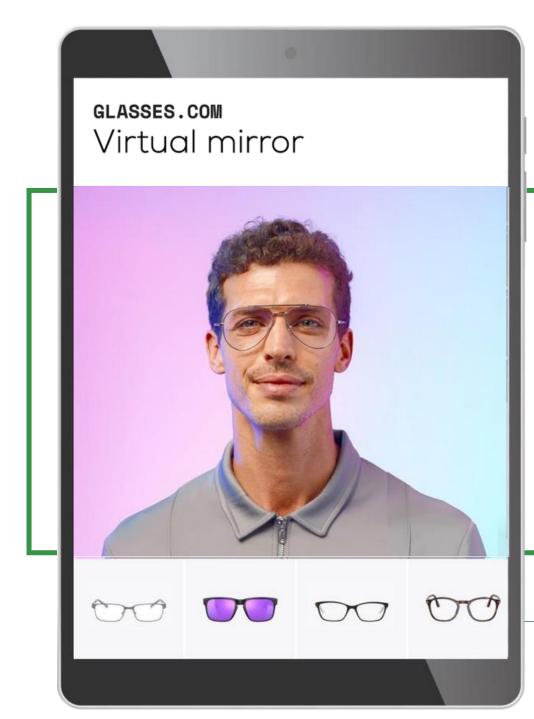
ray-ban.com/insurance

ONLINE IN-NETWORK

Our online providers offer the brands members want most

We're helping set the standard with a seamless online in-network experience.

- One of the widest selections
- Benefits applied in cart—no paperwork or claims to file
- Virtual try-on and Frame Advisor tools
- Easy prescription verification—just snap a pic and send
- Shop online with in-store adjustments
- Free shipping and return



15,000+ frame styles

ONE OF THE LARGEST ONLINE COLLECTION OF EYEWEAR AND LENSES

LENSCRAFTERS	⊙ OPTICAL [™]
contacts direct	Ray. Ban
GLASSES.COM	OAKLEY *

Online Benefits Demo Video

^{*}Insured benefits cannot be used on Oakley® custom sunglasses, ski goggles or accessories, footwear and apparel. Only EyeMed and its health and ancillary plans deliver an in-network, online, auto-adjudicated member claims experience with no forms, no calls and no manual intervention through 2024.

MATERIALS BENEFIT - LENS TYPES



Single Vision **Highest Utilization**



Bifocal



Progressive



Trifocal

Lens options either enhance the performance of the lens or change the lens material

Anti-Reflective coating

 Reduces glare and enhances your appearance by removing distracting reflections

Polycarbonate lens

 Very lightweight and have greater impact resistance than plastic and glass lenses

Anti-Scratch coating

 Lenses treated with a coating creating a harder surface that is more resistant to scratching

Photochromic lens

 Lenses that are clear indoors and darken automatically when exposed to sunlight



MATERIALS BENEFIT-CONTACT LENSES

Disposable

- Designed to be worn from 1 day to 6 months they can be daily wear, extended wear, spherical, toric, multifocal/bifocal, or monovision
- 97% of EyeMed members choose disposable contact

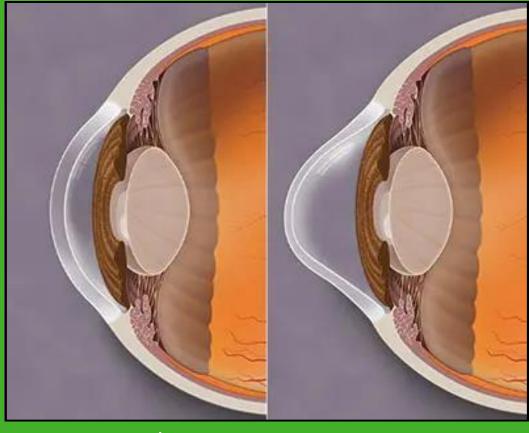
Conventional

- Generally worn for 6-12 months they can be soft lenses, hard
- lenses, or rigid gas permeable 3% of EyeMed members choose conventional contacts

Medically Necessary

- Providers may prescribe contact lenses based on a specific medical condition like keratoconus, Anisometropia, etc.
- Vision improvement other than keratoconus for members whose vision can be corrected by glasses alone.
- It's important to note that fewer than 1% of all claims paid will be categorized as medically necessary





Normal eye

Advanced keratoconus

30% of utilizing members purchased contact lenses in 2024

Vision Plans are Valuable

See it in action

DeltaVision Benefits

- Low exam copays Allowances for a frame every 24months
- Low copay on lenses for glasses
- Allowances for contact lenses every calendar year
- Calendar Year Benefits refresh Jan 1st
- Out of Network benefits available



ESSENTIAL

CLASSIC

SUPREME

2025

Voluntary rates	Employer pays less than 50% of the single cost.		Contributory rates	55	of the single		
	ESSENTIAL PLAN	CLASSIC PLAN	SUPREME PLAN		ESSENTIAL PLAN	CLASSIC PLAN	SUPREME PLAN
Employee	\$6.56	\$7.75	\$14.20	Employee	\$5.25	\$6.20	\$11.36
Family	\$22.58	\$26.67	\$48.90	Family	\$18.06	\$21.34	\$39.12

ROTATING SPECIAL OFFERS_{1,2} Savings never looked better

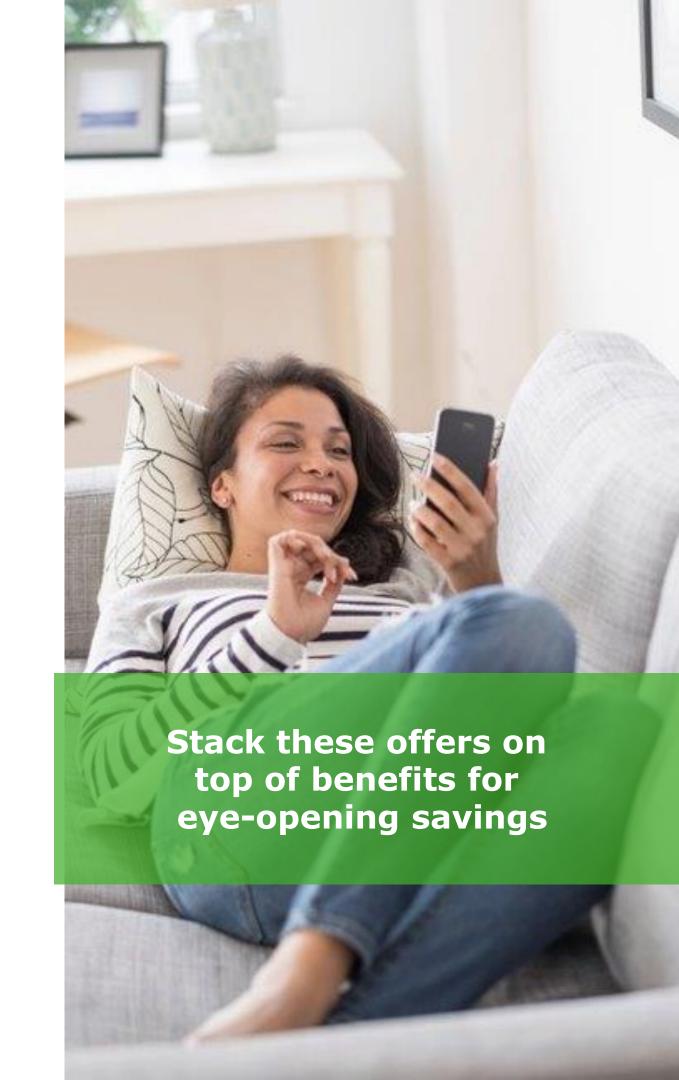


- **LensCrafters®:** \$50 off + 50% off additional pairs
- Target Optical®: \$25 off everyday low prices
- LASIK: Up to \$1000 off LASIK with the Wavelight Laser at LASIKPlus®, TLC Laser Center and the LASIK Vision Institute 3
- Glasses.com: Get up to \$30 to use on your Anti-Reflective lenses with Anti-Smudge
- ContactsDirect: Save 10% on contact lenses

Special Offers Demo video

1Rotating offers are not an insured benefit. Please see Special Offers on Member Web for details. 20ffer can be combined with vision insurance benefits but cannot be combined with other offers. Offers are not valid in the State of Texas, 3Discounts are innetwork only and are not insured benefits. May not be available on all plans. Confirm if offered by your provider. Listed offers expire 12/31/2025. See offer for exclusions.

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EXAMPLE TRANSACTION PLAN: SINGLE VISION

Plan Design				
Services	In-network benefit			
Exam copay	\$10			
Frame allowance*	\$150			
Single vision lens copay	\$25			
Standard anti-reflective	\$45			

^{*}Members receive 20% off additional balance past frame allowance.

Popular Transaction:

Exam, \$160 frame, single vision, standard anti-reflective

Services	Retail Cost	Member Cost
Exam	\$120	\$10
Frame	\$160	\$8
Single vision lens	\$89	\$25
Standard anti- reflective	\$77	\$45
Total member cost	\$446	\$88

80%

Savings over Retail

EXAMPLE TRANSACTION PLAN: PROGRESSIVES

Plan Design				
Services	In-network benefit			
Exam copay	\$10			
Frame allowance	\$150			
Standard Progressive Lens	\$90			
Standard anti-reflective	\$45			

^{*}Members receive 20% off additional balance past frame allowance.

Popular Transaction: Exam, \$160 frame, Premium Progressive Tier 3, standard anti-reflective				
Services	Retail Cost	Standard Plan Cost		
Exam	\$120	\$10		
Frame	\$160	\$8		
Premium Progressive Lens	\$194	\$90		
Standard anti- reflective	\$77	\$45		
Member out-of- pocket	\$651	\$153		
Special Offers	-\$25	\$128		

Average Member Transaction – Contacts & Glasses

Ser vice	Classic Plan Benefits	Without Coverage	INN Coverage	OON Reimbursement
Eye Exam	\$10 copay	\$120	\$10 copay	\$30
Standard Contact lens fit	\$40	\$100	\$40	N/A
Contact lens boxes	\$150 allowance	\$360 annual supply Acuvue Oasys	\$210	\$120
	Total for contacts	\$580	\$260	\$150
Frame Single Vision	\$150 allowance	\$175	\$20	reimbursement
Lenses	20% discount	\$166	\$133	N/A
	Total For glasses:	\$341	\$153	N/A
Total for glasses & contacts		\$921	\$413	

Members can use their frame & contact lens allowance in the same plan year

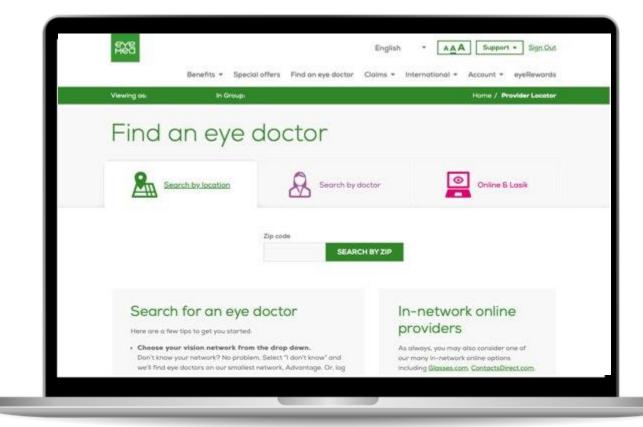
EASY MEMBER EXPERIENCE



MEMBER EXPERIENCE: PROVIDER LOCATOR

Search. Select. Save. Simple.

It's important to take the guesswork out of finding an in-network eye doctor. Our Provider Locator helps members stay in-network and save.



Location

Hours of operations

Specialty services

Frame brands

Languages spoken

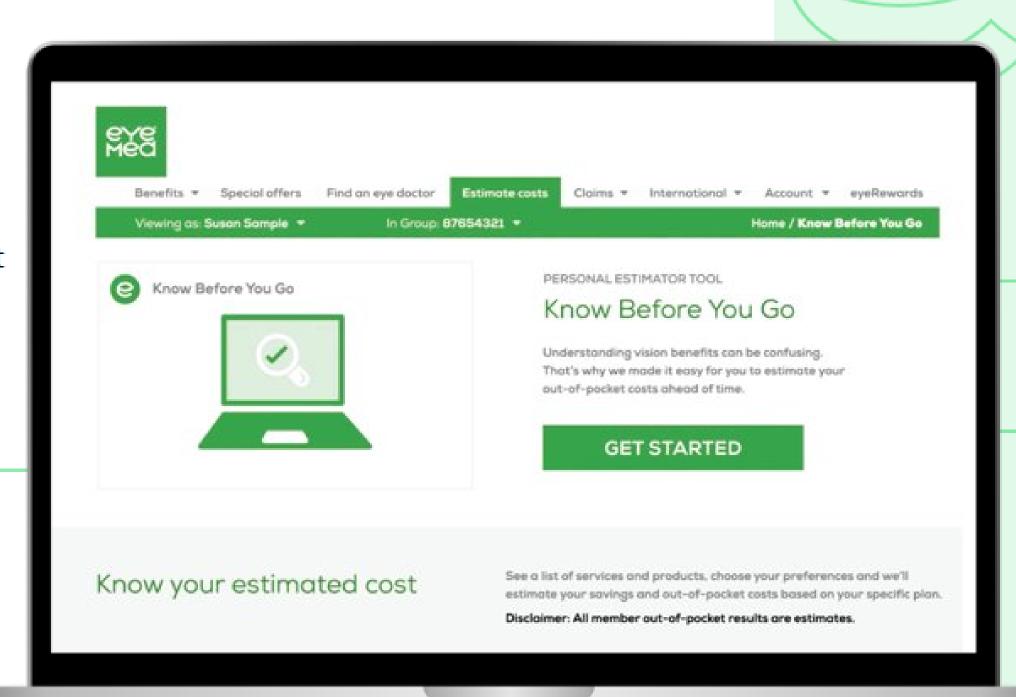
Special offers*

^{*}Special offers are not insured benefits

MEMBER EXPERIENCE: KNOW BEFORE YOU GO1

A smart tool for smart shoppers

No more surprise out-ofpocket costs. Our cost estimator tool helps members anticipate what they might pay before shopping.



Members choose services and products

Explanations of different frames, lenses, add-ons and contacts

Members see estimated out-of-pocket cost (if any)

¹Excludes the following plans: reseller, exam-only, safety & VDT, global allowance and declining balance.

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MEMBER EXPERIENCE: CUSTOMER CARE CENTER

Award-winning Customer Care Center

Live agent support available extended hours, 7 days a week, 362 days a year; 24-hour IVR, 170 languages spoken. Closed Easter, Thanksgiving and Christmas



14 years as one of America's highestrated call centers by Benchmark Portal¹



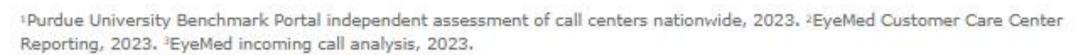
7 days a week, 362 days a year, 99 hours per week 24-hour IVR



24 seconds
or less waiting
time
to answer²



99% first-call resolution³



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KEY TAKEAWAYS







Vision exams are important for a person's overall health.

An annual routine eye exam could prevent 95% of vision loss caused by diabetes³.

Vision plans are simple.

Unlike other health plans, a
vision plan is made up of just two
components: *Professional*Services and a Materials Benefit.

Vision plans are valuable.

On average, a vision plan will save a member 71% compared to paying retail.

Thank you!

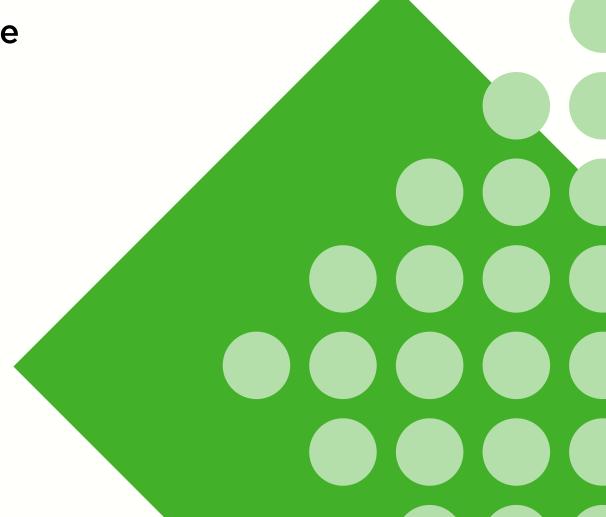
Delta Visio
Vision feedback
Dayna Hepper, VP Growth
& Customer Experience







Dayna Hepper, VP Growth & Customer Experience





2025 Small Business Plans



A healthy business starts with healthy smiles

Running a small business comes with challenges, but with a small business plan from Delta Dental of South Dakota you can keep your employees smiling and your bottom line strong.

With flexible plans for as few as two employees, various product options, and the choice to pay as little – or as much – as you want toward your employees' monthly premiums, we can help your team maintain their healthy smiles. Healthy employees are productive employees so go ahead and "grin and share" a dental plan with your employees today!

What is Health through Oral Wellness®?

Health through Oral Wellness is a unique, patient centered program that adds benefits to your Delta Dental plan based on your individual oral health needs. An online clinical risk assessment is performed during your regular preventive dental visit. Additional benefits are unlocked immediately so they can be provided the same day or at a future visit.*

To learn more, visit: deltadentalsd.com/ HTOW



What is Prevention Pays?

Prevention Pays covers services like exams, cleanings, and x-rays even if you've reached your annual maximum benefit. Since diagnostic and preventive services don't count toward your annual maximum benefit, prevention is always covered, including your additional Health through Oral Wellness benefits."

To learn more, visit: deltadentalsd.com/ prevention-pays



What is the Maximum Bonus Account?

The Maximum Bonus Account (MBA) allows \$250 per year of unused benefits to be carried over for future use. To qualify, members must be enrolled for one year, have visited the dentist once in the benefit year, and use less than 50% of their annual maximum. A member's MBA can be built up to as much as the plan's annual maximum. For the Premium plan that's an extra \$2,000!

To learn more, visit: deltadentalsd.com/ maximum-bonusaccount



Enroll today! deltadentalsd.com Contact your local broker or visit our website!

*Health through Oral Wellness includes additional benefits depending on your risk scores. See website for details Deductibles, wait periods and other plan details apply

One-time deductible Applies to all services except orthodontics	\$50	\$50	\$50	\$50
Annual maximum benefit Per person per calendar year	*1,000	\$1,250	*1,500	\$2,000*
fetime orthodontic maximum Per person	N/A	N/A	\$1,500	\$2,000
Preventive care Checkups and cleanings	80%	100%	100%	100%
Fillings and extractions	50%	50%	80%	80%
Root canals and gum disease* Periodontal cleanings	50%	50%	50%	80%
Crowns and prosthetics* Bridges, dentures, and implants	50%	50%	50%	50%
Braces and teeth alignment*	N/A	N/A	50%	50%
Health through Oral Wellness Extends an average of \$500 for nembers at risk for oral diseases	~	~	~	✓
Prevention Pays Preventive care does not count oward annual maximum benefit	~	~	~	~
Maximum Bonus Account 250 of qualified unused benefits carried over for future use (see front for details)	N/A	N/A	N/A	~

Employee

Family

\$42.00 \$51.00 \$56.50 \$62.20

\$105.80 \$125.80 \$151.30 \$166.40

\$44.50 \$53.50 \$59.50 \$65.50

\$109.80 \$129.80 \$158.80 \$174.70

Employee

*One year wait for voluntary plan

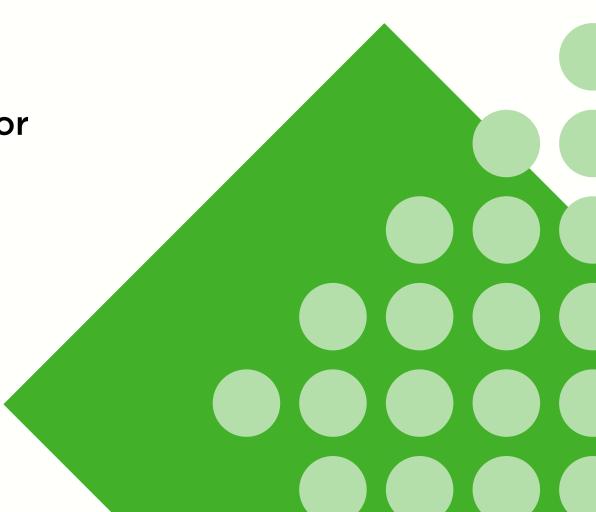




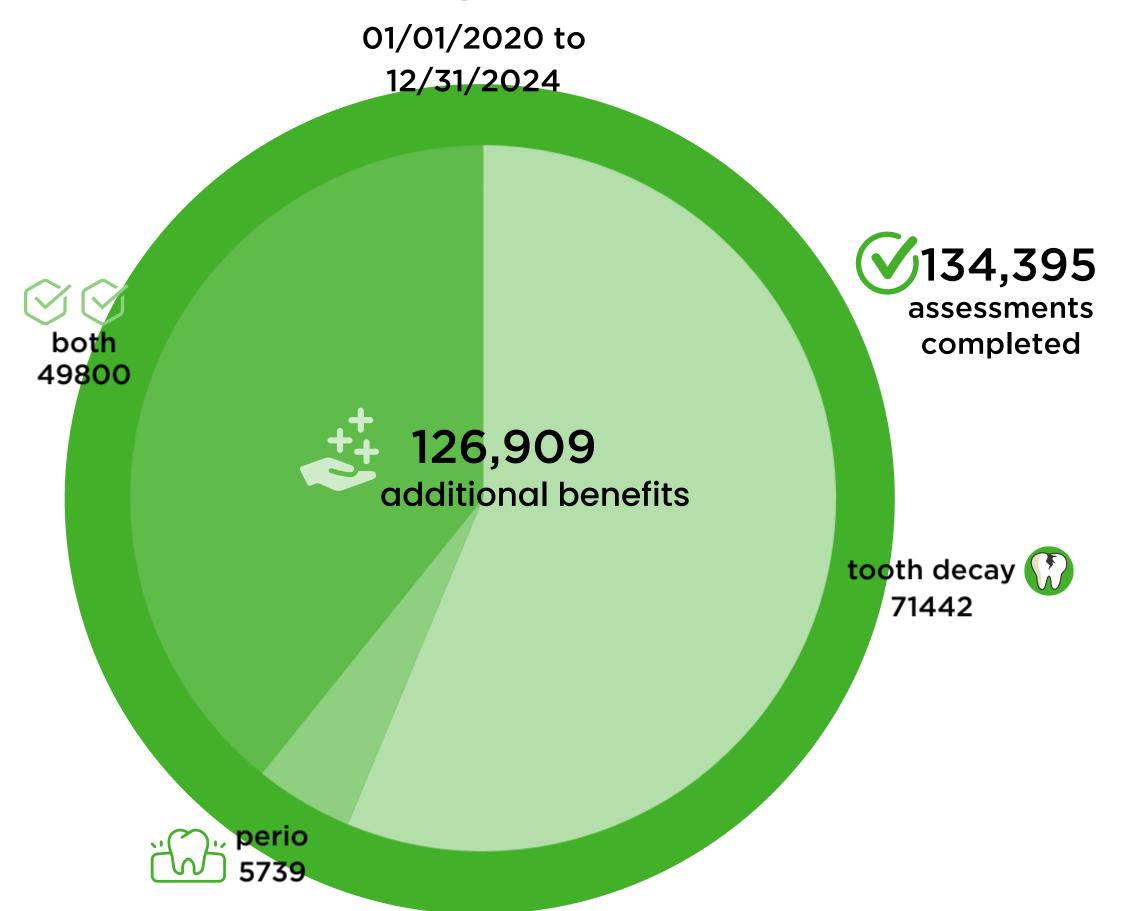
Broker tools& resources

Micah Honeywell, Sales & Marketing Coordinator





Health through Oral Wellness







Prevention Pays

Diagnostic & Preventive do no count toward annual max!



Extends an average of \$500 for members annually!



Members <u>always</u> have coverage for their D&P even when they have reached their annual max.



MBA- Maximum Bonus Account

Healthy Smiles Have Many Rewards

How much can be carried forward for future use?

\$250 of unused benefits every year.

Who is eligible for the MBA?

Anyone covered under the plan for at least one full benefit year.

Criteria that must be met:

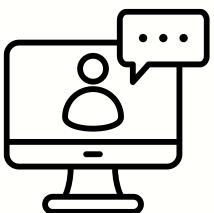
Submit at least one claim per benefit year.

Use less than half of the annual maximum during the plan year.

Can carry equal to annual max.



Delta Dental Teledentistry



Access your dental benefits from the comfort of your own home.

Use Delta Dental Virtual Visits when you:

- are having 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.

Our Services For Members



- 24/7 virtual video consultations. Call or chat with us today!



Contact us. Get Assessed. Receive Care.



Unlock your Delta Dental member benefits anywhere, anytime



Looking to make the most of your Delta Dental member benefits?

Your member portal contains exclusive features that can help you save money and take control of your oral health. View your personalized benefit information and claims, find a dentist near you, and more.



First time logging in?

Scan here to create an online account and opt in to receive important updates from Delta Dental. You can access the Delta Dental Mobile App, find a dentist near you, view ID cards, and more.



SCAN ME



Already have a Delta Dental account?

Scan here to access your secure online account, maximize your benefits, and help us improve your experience at the dentist.









Website resources

Broker toolkit

Our broker toolkit includes videos and information resources that v employer's benefit package and the plan features and options offer

Knowledge suite



Dental plan proposals may seem similar, but attention to the details can pay off. A lower price may not be the best value.

The questions below will help you evaluate plan offers so you'll get the right plan to improve oral health, wellness, and member satisfaction.

We think you'll find that Delta Dental of South Dakota (DDSD) offers bigger networks, better benefits, greater value and local customer service.



Videos

Articles

Documents

Get to know DDSD and your dental benefits

Learn more about our company, oral health and its connection to overall health, and how our dental benefit plans protect your smile and keep it healthy.



Make the most of your dental benefits

Your dental benefits can help you stay healthy and save money. Use these tips to make sure you're getting the most out of your plan.



Online tools for plan members

Create a member account on our website to view your benefits and eligibility, claim information and EOBs, get a plan ID card, and search for a network dentist near you.



How to share #SmilePower with your employees:

- Company newsletter;
- Employee intranet site;
- Wellness program messages;
- Employee social media groups;
- HR information system;
- Breakroom bulletin boards;
- Benefit fairs;
- and more!



Deltavision microsite &





Why DeltaVision?

ection, routine eye exams can help detect early signs of chronic health conditions that impact other aspects of overall health, such as high pie, yet comprehensive plans offer benefits with choice, flexibility, and savings so it's easy for members to access the vision care and

