

Delta Dental

broker event

20

Virtual Series

Delta Dental of South Dakota

25

CLAIM



# Meet our team members

## Group Admin & Sales



**Dayna**

VP Growth &  
Customer Experience



**Jodie**

Sales &  
Account Management



**Micah**

Sales &  
Marketing Coordinator



**Kerrigan**

Group  
Administration



**Bronson**

Underwriting &  
Sales Management



**Ronelle**

Group  
Administration Manager



**Kerri**

Group  
Administration

# About Delta Dental



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.

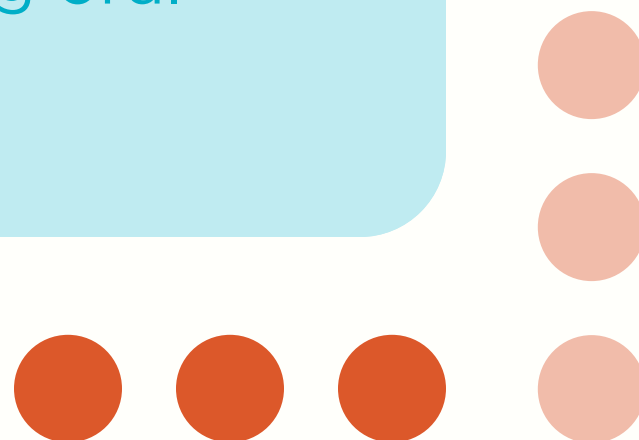
 **DENTAL**®  **VISION**®



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



Dedicated to advancing and improving oral health.





# Giving Back



## Prevention & Education

### Partners for Prevention

Since 2017, **200+%** increase in the number of Fluoride applications at Medicaid well child visits – one of the highest percentages in the country.

### New Smile Kits

**8,000** kits distributed to new moms

### Classroom Education

Nearly **12,000** SD students received oral health education.



## Workforce Development

### Grants for educational institutions

**\$1** million to USD dental hygiene school in 2021.

### Career exploration events

Reached nearly **3,000** middle and high school students with information about dental careers.

### Delta Dental Loan Repayment for Service

**80** dentists approved to participate since inception. Representing **33%** of the Medicaid patient visits in South Dakota.



## Access to Care

### 2024 Delta Dental Mobile Program

Prevention Clinics - **1,016 kids**

Mobile Trucks - **2,711 kids**

Nearly **\$3** million of care provided



# DeltaVision®

## The selling experience

Kerrigan Hillmer,  
Group administration



# What we do vs what they do

Network expanded  
to Walmart!

## EyeMed

## DeltaVision

01

Network

01

Sales

02

ID cards / welcome packets

02

Enrollment / eligibility

03

Claims processing / questions

03

Billing

# Network overview

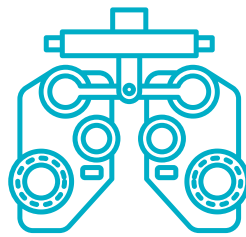
Get a clear view of  
how we compare

	# of Providers	# of Locations	2 in 10 urban/sub.	1 in 20 rural
<b>DeltaVison</b> EyeMed Insight + Walmart	259	106	98.4%	77.6%
<b>Avesis</b>	219	103	98.4%	77.0%
<b>VSP Choice</b>	247	94	98.4%	81.2%



# 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 correction.

The number of people in the United States who need vision correction is expected to increase to 192 million by 2025, up from 174 million.



## Employees value the benefit

91% of employees view vision benefits as important or very important.

87% of employees would be more likely to stay at their company if offered high-quality vision benefits.



## Employers benefit by offering vision

Regular vision care has been linked to improvements in overall health and wellness, productivity and member satisfaction.

Early intervention can save thousands for members with chronic conditions.



**Understanding  
vision care trends  
gives employers  
insight on the  
vision needs of  
their workforce.**

### 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

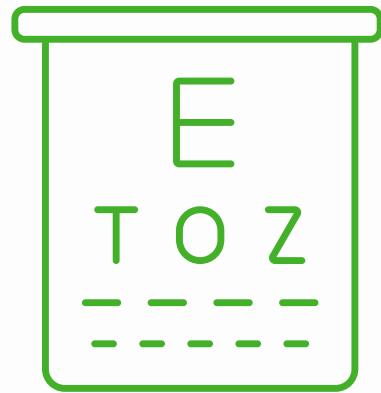
- More likely to have managed vision care benefits
- More likely to get annual eye exams
- Have advanced vision needs
- More likely to simply replace their lenses
- 25% less likely to purchase contact lenses
- Twice as likely to buy only frames

# Vision plans are simple

A snapshot of the vision benefit



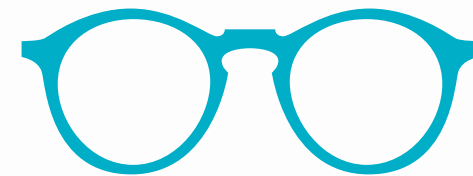
Professional  
services



**Comprehensive  
eye exam**

Every 12 months  
starting at \$0 copay

Materials benefit



**Frame  
allowance**

every 12 or 24 months



**Lenses**

with copay, plus fixed  
pricing on options,  
every 12 months



**Contact  
allowance**

with fit and follow-up  
every 12 months



# DeltaVision benefits

- Low exam copays - from \$0
- Frame allowances every 12-24 months
- Low copay on lenses for glasses
- Allowances for contact lenses every calendar year
- Calendar year - benefits refresh Jan 1<sup>st</sup>
- Out of network benefits available

2025 DeltaVision® Benefit Summary	ESSENTIAL PLAN (2)		CLASSIC PLAN (5)		SUPREME PLAN (16)	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
<b>Exam</b> Once per calendar year	\$10 copay	\$30 allowance	\$10 copay	\$30 allowance	\$0 copay	\$30 allowance
<b>Frames</b>	\$130 allowance every other (2) calendar years	\$65 allowance every other (2) calendar years	\$150 allowance every other (2) calendar years	\$75 allowance every other (2) calendar years	\$200 allowance every calendar year	\$100 allowance every calendar year
<b>Eyeglass lenses</b> Once per calendar year	\$25 copay	allowance \$25 single vision \$40 bifocal \$55 trifocal	\$25 copay	allowance \$25 single vision \$40 bifocal \$55 trifocal	\$0 copay	allowance \$25 single vision \$40 bifocal \$55 trifocal
<b>Standard progressive lenses</b>	\$90 copay	\$40 allowance	\$90 copay	\$40 allowance	\$0 copay	\$55 allowance
<b>Contact lenses</b> In place of glasses once per calendar year	\$130 allowance	\$104 allowance	\$150 allowance	\$120 allowance	\$200 allowance	\$160 allowance

## 2025 Monthly rates Rates are guaranteed through December 31, 2025.

### Voluntary rates

Employer pays less than  
50% of the single cost.

	ESSENTIAL PLAN	CLASSIC PLAN	SUPREME PLAN
Employee	\$6.56	\$7.75	\$14.20
Family	\$22.58	\$26.67	\$48.90

### Contributory rates

Employer pays 50% or  
more of the single cost.

	ESSENTIAL PLAN	CLASSIC PLAN	SUPREME PLAN
Employee	\$5.25	\$6.20	\$11.36
Family	\$18.06	\$21.34	\$39.12



# KEY EY TAKE AWAYS



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

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



Vision plans are simple.

Unlike other health plans, a vision plan is made up of just two components:  
**professional services & a materials benefit**

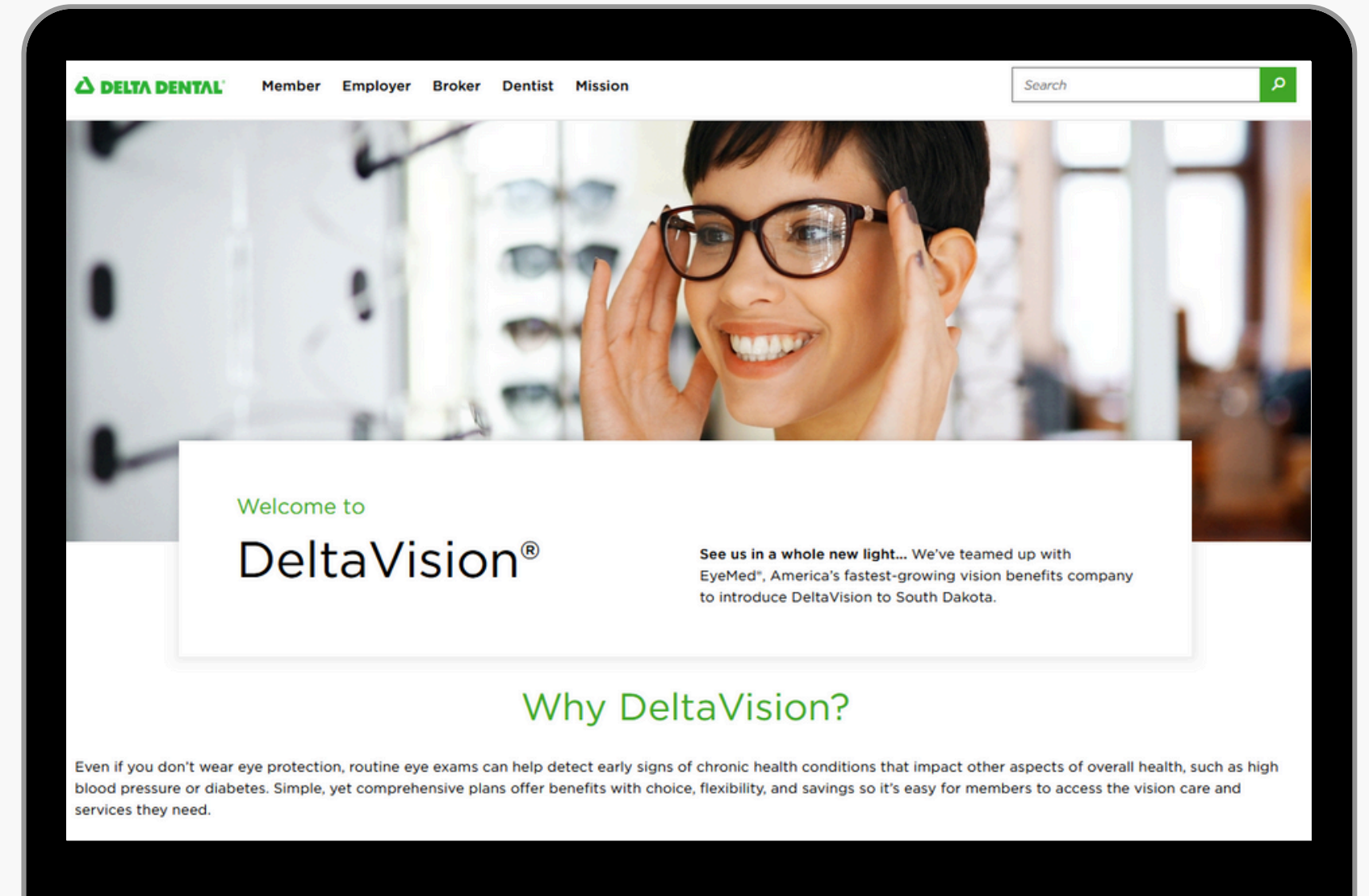
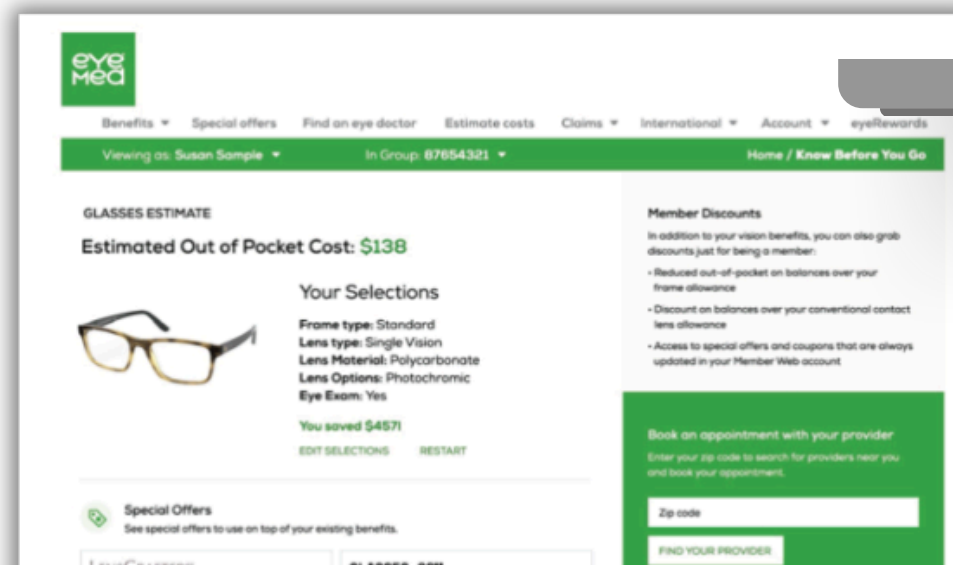
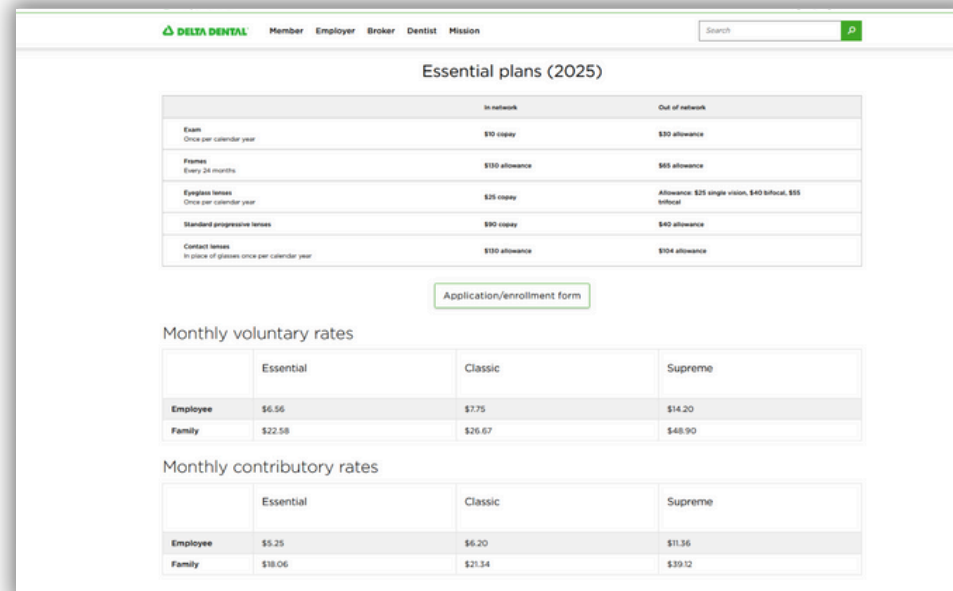
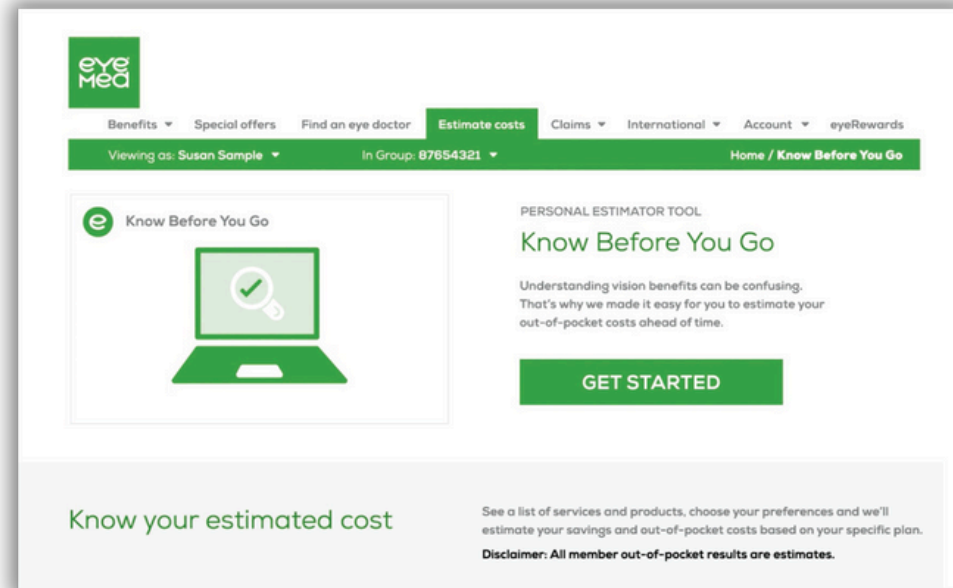
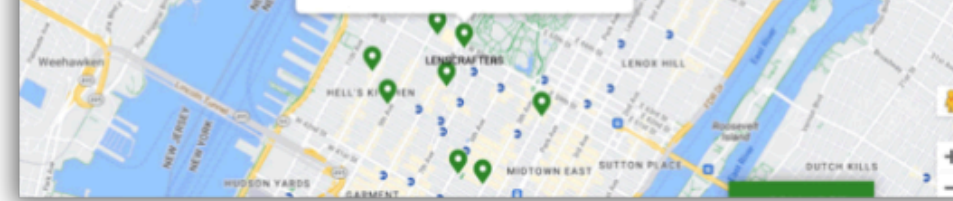
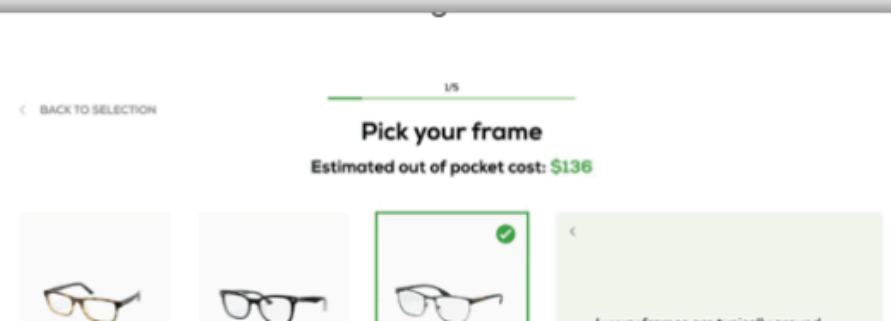
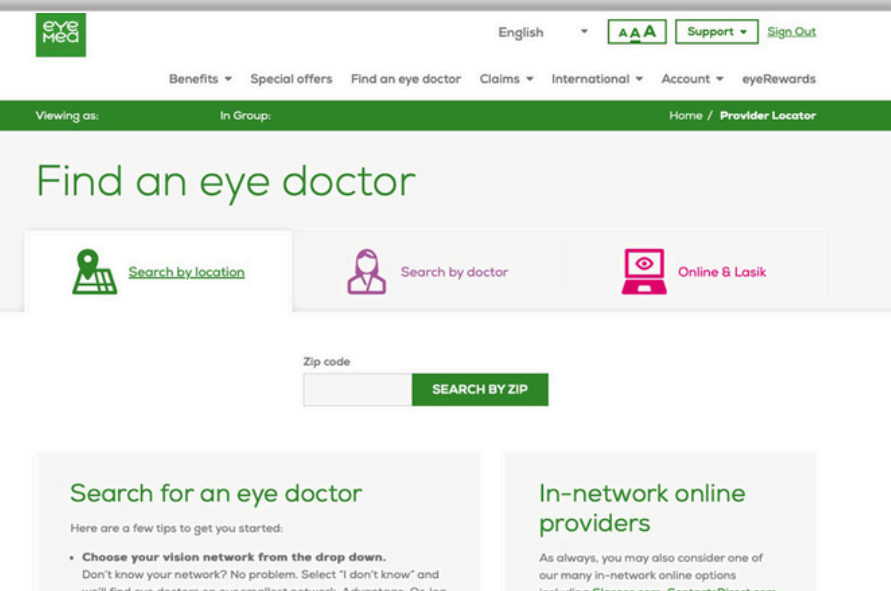
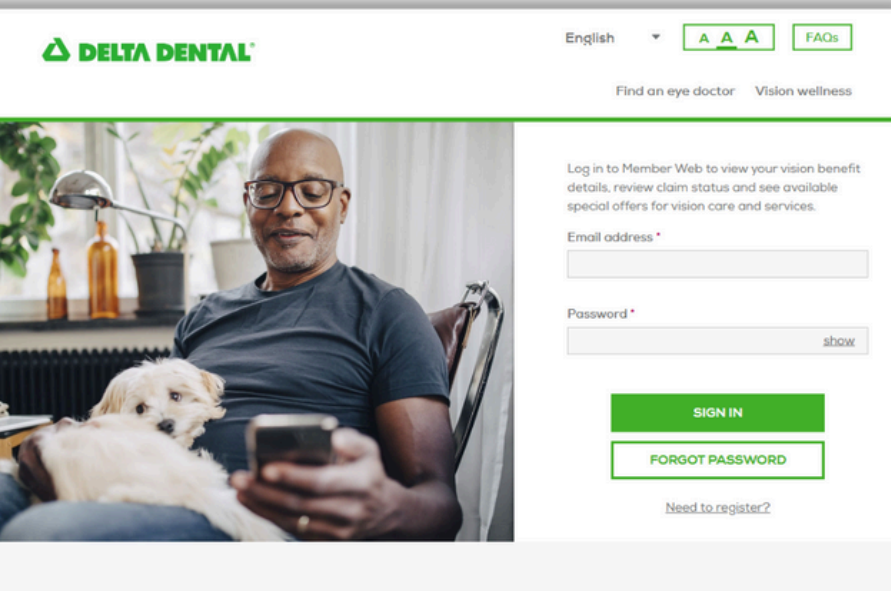
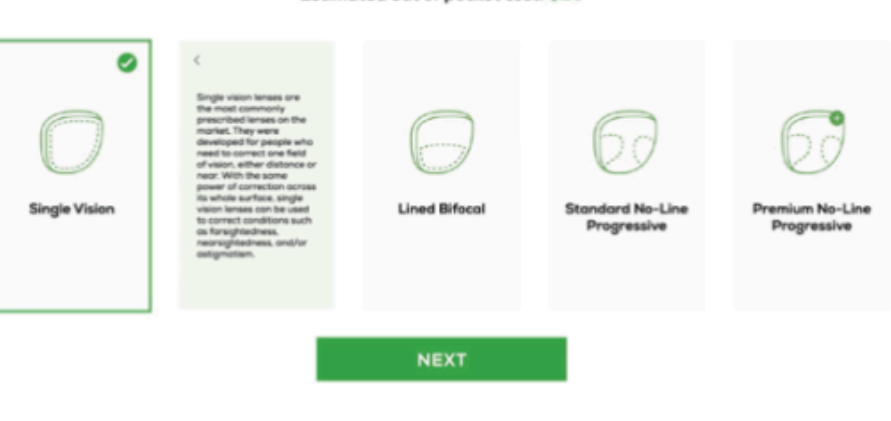


Vision plans are valuable.

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



# DeltaVision<sup>®</sup> microsite



Compare plans, access the member portal, find an eye doctor and estimate costs by visiting our website!



# Small business

Jodie Longman,  
Sales & Account Manager

# 2025 Small Business Plans



## 2025 Small Business Plans™

Everyone deserves a healthy smile. Protect yours with Delta Dental

**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](https://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](https://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-bonus-account](https://deltadentalsd.com/maximum-bonus-account)



**Enroll today!** [deltadentalsd.com](https://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.

2025 Small Business Benefit Summary	NEW			
	BASE	STANDARD	ENHANCED	PREMIUM
<b>One-time deductible</b> Applies to all services except orthodontics	\$50	\$50	\$50	\$50
<b>Annual maximum benefit</b> Per person per calendar year	\$1,000	\$1,250	\$1,500	\$2,000*
<b>Lifetime orthodontic maximum</b> Per person	N/A	N/A	\$1,500	\$2,000
<b>Preventive care</b> Checkups and cleanings	80%	100%	100%	100%
<b>Fillings and extractions</b>	50%	50%	80%	80%
<b>Root canals and gum disease*</b> Periodontal cleanings	50%	50%	50%	80%
<b>Crowns and prosthetics*</b> Bridges, dentures, and implants	50%	50%	50%	50%
<b>Braces and teeth alignment*</b>	N/A	N/A	50%	50%
<b>Health <i>through</i> Oral Wellness</b> Extends an average of \$500 for members at risk for oral diseases	✓	✓	✓	✓
<b>Prevention Pays</b> Preventive care does not count toward annual maximum benefit	✓	✓	✓	✓
<b>Maximum Bonus Account</b> \$250 of qualified unused benefits carried over for future use (see front for details)	N/A	N/A	N/A	✓

## 2025 Monthly rates Rates are guaranteed through December 31, 2025.

Voluntary rates	Employer pays less than 50% of the single cost.			
	BASE 4030	STANDARD 4040	ENHANCED 4050	PREMIUM 4060
Employee	\$44.50	\$53.50	\$59.50	\$65.50
Family	\$109.80	\$129.80	\$158.80	\$174.70

\*One year wait for voluntary plan

Contributory rates	Employer pays 50% or more of the single cost.			
	BASE 5030	STANDARD 5040	ENHANCED 5050	PREMIUM 5060
Employee	\$42.00	\$51.00	\$56.50	\$62.20
Family	\$105.80	\$125.80	\$151.30	\$166.40

# Delta Dental Network Experience



## Access to care

95% of dentists in South Dakota and 4 out of 5 dentists nationwide are in-network.



## Direct billing

Members don't deal with claims filing.



## No balance billing

DDSD providers agree to our fees. That means no unexpected bills for members.



## Saves you money

Lower out-of-pocket costs when visiting an in-network dentist.



## Top rated

On average our members rate their experiences with Delta Dental dentists a 9.5 out of 10.





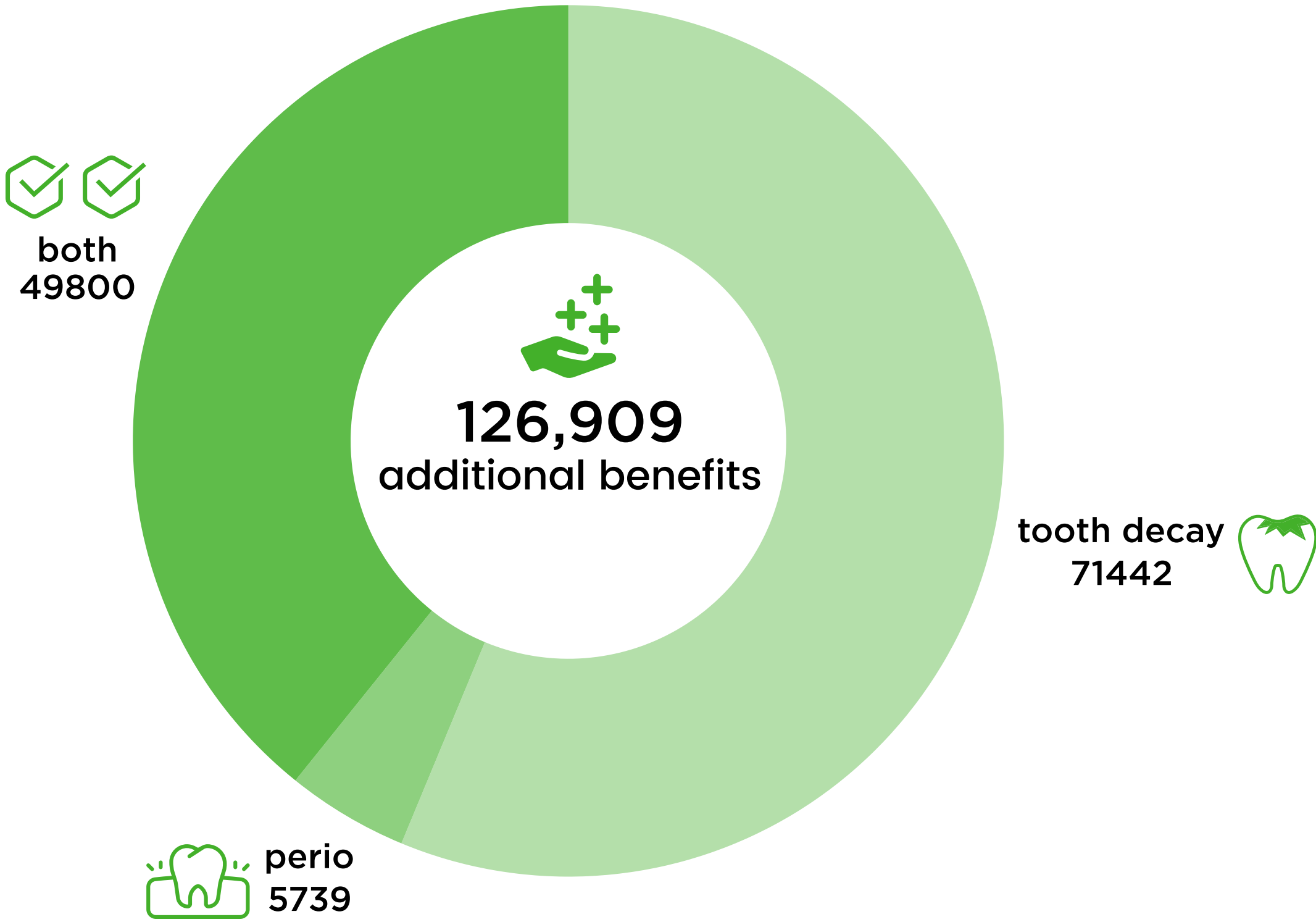
# Broker tools & resources

Micah Honeywell,  
Sales & Marketing Coordinator

# Health *through* Oral Wellness

01/01/2020 to 12/31/2024

✓ **134,395** assessments completed



# Prevention Pays



**Diagnostic & Preventive do not count toward annual max!**



**Extends an average of \$500 for members annually!**



**Members always 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 can be carried over every year.

The total amount available in a member's account can grow to an amount equal to their plan's annual maximum. All family members covered under the policy will have their own account.



### Who is eligible for the MBA?

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



### Criteria that must be met:

- ✓ Must have coverage for at least one full benefit year.
- ✓ All waiting periods for major services must be satisfied.
- ✓ Must submit at least one claim for a covered (non-orthodontic) service during the benefit year.
- ✗ The total amount paid for claims must be less than 50% of the annual maximum benefit.



# 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
- ✓ Need to consult a dentist without leaving home, or while traveling.

## **Our Service For Members**

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



SCAN ME



**Contact us. Get Assessed. Receive Care.**



# Unlock your Delta Dental member benefits anytime, anywhere.



## 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 your ID card, and more.



SCAN ME



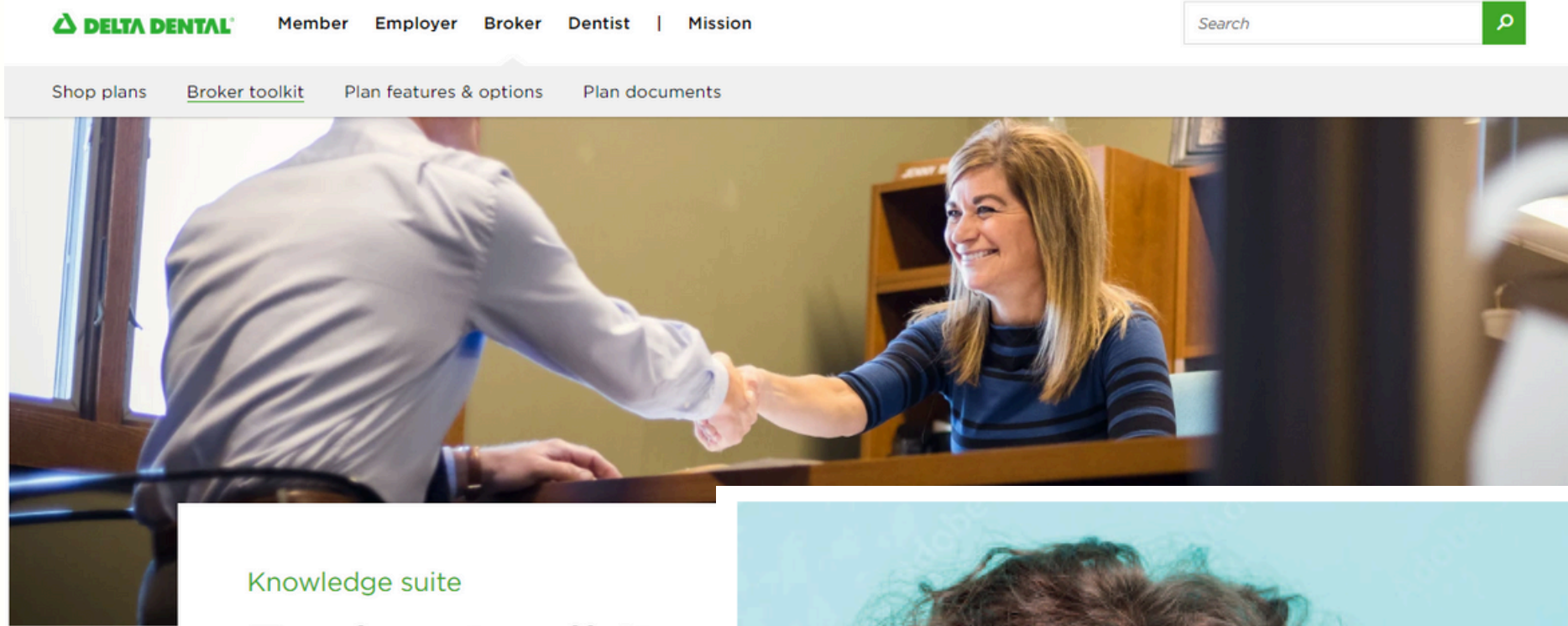
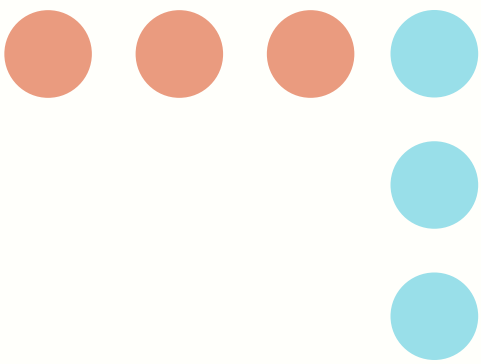
## Already have a Delta Dental account?

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



SCAN ME





Knowledge suite

## Broker toolkit

Our broker toolkit includes videos and information resources to help you understand your employer's benefit package and the plan features and options.

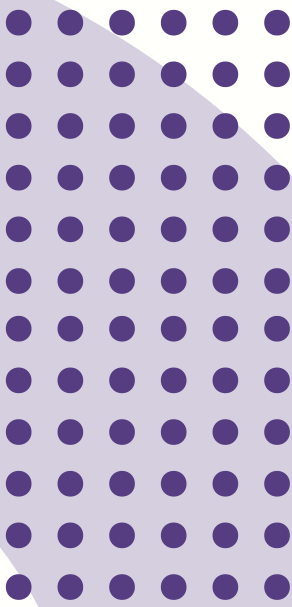
# Website resources



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.







# Encourage a healthy LifeSmile® at your company

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.



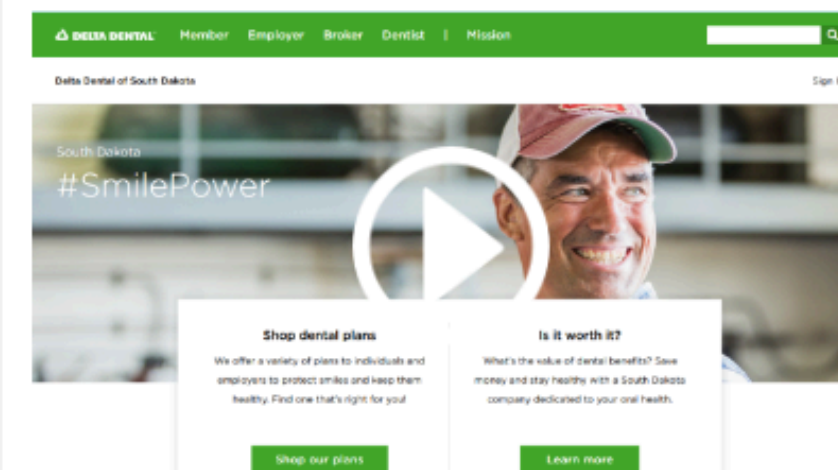
## Make the most of your dental benefits

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 sales incentive

## The 20/25 challenge

You can be entered to win one of two vouchers for a luxury eyewear item of your choice!



Now through December 31<sup>st</sup>.

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Every sale = 1 entry  
the more you sell, the better  
chances to win!

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2 prizes will be awarded

- Sharpest seller - broker with the most sales
- luck of the draw - random drawing from remaining names in the pot

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Winners will be announced  
1/9/2026

# Questions & feedback





# DeltaVision sales tool



## Why DeltaVision®?



3 out of 4 adults use some form of vision correction.



86% of employees say vision benefits are an important part of their health care budget.



87% of employees are more likely to stay at their company if offered high quality vision benefits.



The average employer gains \$7 for every \$1 invested in vision benefits.



Adults with vision impairment often have lower rates of workforce participation and productivity and higher rates of depression and anxiety.



### Pair your plans

Easily pair both dental and vision benefits for seamless integration and fewer administrative headaches.



### One point of contact

Deal with one dedicated team for everything - enrollment, billing, and support.



### Affordable plan options

Choose from three user friendly plan designs tailored to meet the needs of your small business.



### Additional features

- ✓ 20% off remaining frame balance
- ✓ 40% off an additional pair of glasses
- ✓ 20% off any noncovered item
- ✓ Up to 64% off Amplifon hearing aids



77% of U.S. adults reported having a vision care exam in the last 24 months.



90% of people with vision impairment have a preventable or treatable health condition.



DeltaVision website



Plan options



Group app & enrollment



DeltaVision employer services

- Sales
- Enrollment
- Eligibility
- Billing



EyeMed member services

- ID cards
- Welcome kit
- Member questions
- Claims processing

DeltaVision is offered in partnership by Wellness 605, Inc., a wholly owned company of Delta Dental of South Dakota and EyeMed®. Delta Dental and DeltaVision are Registered Marks of Delta Dental Plans Association.

## Network comparison

In a rural state like South Dakota, access to care is essential. That's why EyeMed® and DeltaVision are committed to building and maintaining a specialized provider network, including every Walmart Vision Center across the state. Our partners at EyeMed actively recruit local eye doctors to continue expanding our network.

### DeltaVision: the clear choice in South Dakota

	# of Providers	# of Locations	2 in 10 urban/sub.	1 in 20 rural
DeltaVision EyeMed Insight + Walmart	259	106	98.4%	77.6%
Avesis	219	103	98.4%	77.0%
VSP Choice	247	94	98.4%	81.2%

### DeltaVision: the clear choice across the country.



99.8% of members have at least 1 provider within 15 miles.



100 frames priced \$130 or lower at every location.



95% of rural Americans have at least 1 provider within 20 miles.



### Online in-network providers:

Glasses.com®, ContactsDirect®, LensCrafters®, Oakley®, Ray-Ban®, Target Optical®, and Frames Direct®



### Regional in-network providers

Include Shopko Optical, Vision Care Associates, Dakota Vision Center, and more!



### National retail providers:

Independent Provider Network, LensCrafters®, Pearle Vision®, and Target Optical®

Visit our website, login to your member portal, find a provider, and more!



Americas largest vision network with 29,222 locations and 183,028 providers!



Benefits are applied consistently at all in-network providers



97% of members are satisfied with their benefits.



98% of clients think our benefits result in low out of pocket costs.



76% average member savings with our benefits versus retail pricing.

Additional savings at in-network locations are available throughout the year, most are stackable with member benefits. Offers are just a click-away on our member portal at [www.deltadentalsd.com](http://www.deltadentalsd.com)

Thank  
you!



 **DENTAL**<sup>®</sup>

 **VISION**<sup>®</sup>