

# 2021 Delta Dental Individual and Family™



Health *through* Oral Wellness® and Prevention Pays are part of every Delta Dental of South Dakota Individual and Family Plan!

## 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 can be 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/  
OralHealthWellness/HTOW/](https://deltadentalsd.com/OralHealthWellness/HTOW/)



## What is Prevention Pays?

Prevention Pays covers services like exams, cleanings, and x-rays even if you've reached your annual maximum benefit. This program also includes select periodontal (gum disease) services. Prevention is always covered, including your additional Health *through* Oral Wellness benefits.\*

## Learn more about Delta Dental Individual and Family Plans

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

Permanent South Dakota residents may purchase plans including individual, family and child only options.

### What are my payment choices?

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

### When will my coverage start?

All individual plan policies will be effective the first of the month after we receive your completed enrollment form and payment, credit card or electronic funds transfer authorization. Waiting periods apply, please refer to the benefit summary for details.

### How do I enroll?

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

### What dentist can I visit?

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

# Enroll Now!

Delta Dental of South Dakota  
720 N Euclid Ave  
Pierre, SD 57501

[deltadentalsd.com](https://deltadentalsd.com)  
1-877-841-1478

\*Additional periodontics are covered at 40-50% depending on plan selected. Health *through* Oral Wellness includes additional benefits, depending on your risk scores. See website for details. Deductibles, wait periods and other plan details apply.

## Benefit Summary

	Traditional Plan 1040	Standard Plan 502 (ACA)*	Enhanced Plan 503 (ACA)*
Deductible	One-time \$50 per person	\$100 per person per year	No deductible
After the deductible has been paid, services are covered at the following percentages:			
<b>Diagnostic &amp; Preventive</b> Exams, routine cleanings, x-rays, fluoride application, space maintainers & sealants	100%	100%	100%
<b>Fillings</b>	50%	60%	60%
<b>Extractions and Oral Surgery</b>	50%	40% after one year wait, no wait under age 19	40% after one year wait, no wait under age 19
<b>Wisdom Teeth Extraction</b>	50%	40% medically necessary only**	40% medically necessary only**
<b>Endodontics</b> Root canals	50% after one year wait	40% after one year wait, no wait under age 19	40% after one year wait, no wait under age 19
<b>Periodontics</b> Treatment of gum disease and periodontal maintenance	50% after one year wait	40% after one year wait, no wait under age 19	40% after one year wait, no wait under age 19
<b>Major Restorative Services</b> Crowns, bridges, dentures and implants	50% after one year wait	40% after one year wait, no wait under age 19	40% after one year wait, no wait under age 19
<b>Orthodontics</b>	0%	40% up to age 19, medically necessary only**	40% up to age 19, medically necessary only**
<b>Annual Maximum Benefit</b>	\$1,200	\$1,000 age 19 and over	\$1,500 age 19 and over
<b>Annual Out-of-Pocket Maximum</b>	Does not apply	\$350 per child/\$700 for two or more children under age 19	\$350 per child/\$700 for two or more children under age 19
<b>Dependents Covered to Age</b>	19 or full-time student	26	26
<b>Health <i>through</i> Oral Wellness®</b>	Yes	Yes	Yes
<b>Prevention Pays</b>	Yes	Yes	Yes

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

## 2021 Rates (Per Month)

	Traditional Plan 1040	Standard Plan 502 (ACA)*	Enhanced Plan 503 (ACA)*
<b>Child Only (under 19)</b>	n/a	\$37.50	\$51.70
<b>Individual/Single Person</b>	\$51.00	\$37.50	\$51.70
<b>Couple/Two Person</b>	\$102.00	\$75.00	\$103.40
<b>Family</b>	\$150.90	n/a	n/a
<b>Member +1 Dependent</b>	see couple/two person	\$75.00	\$103.40
<b>+2 Dependents</b>	see family	\$112.50	\$155.10
<b>+3 or more Dependents</b>	see family	\$150.00	\$206.80
<b>Couple +1 Dependent</b>	see family	\$112.50	\$155.10
<b>+2 Dependents</b>	see family	\$150.00	\$206.80
<b>+3 or more Dependents</b>	see family	\$187.50	\$258.50

Rates are guaranteed through December 31, 2021.