

## 2026 Individual & Family Plans™

## Everyone deserves a healthy smile, protect yours with Delta Dental.

At Delta Dental of South Dakota, we know how important healthy smiles are to your family, so we make caring for them simple. Families with dental insurance are almost twice as likely to receive preventive care as to those without it. This means regular checkups and cleanings happen more consistently, preventing oral diseases before they start. We offer flexible, budget-friendly plans, designed for you and your family giving you peace of mind that your smiles are covered.



# Enroll today! Visit <u>www.deltadentalsd.com</u> or contact your local broker!

### What you need to know

#### Who is eligible to apply?

Permanent South Dakota residents over the age of 19 may purchase a dental plan with us.

#### What are my payment choices?

- Monthly payment by credit card
- ✓ Monthly payment by EFT
- Annual payment by check

#### When will my coverage start?

Individual plans start on the first day of the month after your application and payment are received, with some services subject to waiting periods. Please refer to the benefits summary for details.

#### Extra value built in



#### Health through Oral Wellness®

With Health through Oral Wellness (HTOW), you can unlock additional benefits based on your risk for oral diseases by completing a risk assessment at your regular dental visit. To learn more, visit: www.deltadentalsd.com/HTOW



#### **Prevention Pays**

With our Prevention Pays program, your routine care goes further. Exams, cleanings, and x-rays do not count towards your annual max, so you can save your benefits for future use. To learn more, visit: <a href="https://www.deltadentalsd.com/">www.deltadentalsd.com/</a> prevention-pays



#### Find a dentist

Delta Dental's Individual and Family Plan members enjoy the largest network in South Dakota! That means no balance billing and lower out of pocket costs. Find yours using the mobile app or visit: <a href="https://www.deltadentalsd.com">www.deltadentalsd.com</a>

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

2026 Individual and Family Plans benefit summary	PREVENT 1031	RESTORE 1041	RENEW 1051
Annual maximum benefit Per person per calendar year	\$1,000	\$1,250	\$1,500
Preventive care Checkups and cleanings	100%	100%	100%
Fillings	50%	50%	80%
Root canals and gum disease* Periodontal cleanings	N/A	50%	50%
Extractions, oral surgery, crowns, bridges, dentures and implants*	N/A	50%	50%
One-time deductible Applies to all services	\$50	\$50	\$50
Health through Oral Wellness Unlock additional benefits based on your risk for oral diseases.	<b>✓</b>	<b>✓</b>	✓
Prevention Pays Preventive care does not count toward annual maximum benefit	<b>✓</b>	<b>✓</b>	<b>✓</b>



Rates are guaranteed through December 31, 2026

PREVENT 1031			
Single	\$45.20		
Two people	\$90.40		
Three or more people	\$133.40		

RESTORE 104	1
Single	\$66.70
Two people	\$133.40
Three or more people	\$198.00

RENEW 1051	
Single \$	72.10
Two people \$	144.20
Three or more people\$	212.00

\*One year wait for major services on the Restore and Renew plans.

