



**Delta Dental of South Dakota
South Dakota Retailer's Association
Enhanced 4-Rate Plan #8015
2021 Rates**

% Paid by
Delta Dental

100% **Diagnostic and Preventive Services** *These services do not apply to the Annual Maximum Benefit.*

- Routine examinations - two per calendar year.
- Routine dental cleaning (prophylaxis) - two per calendar year.
- Bitewing x-rays - two per calendar year up to age 19, and once per calendar year age 19 and over.
- Full mouth x-rays - one in any five year interval.
- Fluoride applications - two per calendar year up to age 19.
- Space maintainers (fixed, band type) on primary posterior teeth up to age 14.
- Dental sealants - for unrestored first and second permanent molars of children up to age 16.

50% **Basic Services**

- Pre-formed or stainless steel restorations, restorations such as silver (amalgam) fillings, and tooth-colored (composite) fillings. If a tooth-colored filling is used to restore back (posterior) teeth, benefits are limited to the amount paid for a silver filling.
- Extractions and other oral surgery.
- Emergency treatment for relief of pain.

50%* **Endodontics and Periodontics**

- Root canals.
- Treatment of diseases of the tissues supporting the teeth.
- Periodontal maintenance cleanings. *These cleanings do not apply to the Annual Maximum Benefit.*

50%* **Major Services**

- Crowns, bridges, dentures and implants.

50%* **Orthodontics**

- Treatment necessary for the proper alignment of teeth.
Lifetime Orthodontic Benefit: \$1,500 per person

Deductible: There is no deductible under this plan.

Annual Maximum Benefit: \$1,500** per person per coverage year. All services (except Diagnostic, Preventive and Orthodontics) are subject to the Annual Maximum Benefit and will not be paid if your Annual Maximum Benefit has been reached.

Coverage Year: January - December

Dependent children are covered to age 26. There is no age restriction for unmarried dependent children who are full-time students.

Monthly Rates:	Employee	\$50.80
	Employee/Spouse	\$101.60
	Employee/Children	\$103.30
	Employee/Spouse/Children	\$139.20

Network: PPO Plus Premier

*One year wait for coverage.

** See Maximum Bonus Account information.

See other side for information on our Health *through* Oral Wellness® program.

Plan requirements

This plan requires 75% enrollment with a minimum of 10 enrolled employees. The employer pays 50% of the single cost.

Health through Oral Wellness®

Health *through* Oral Wellness® is a unique, patient-centered program that adds benefits to a Delta Dental plan based on individual oral health needs. A Delta Dental network dentist trained in Health *through* Oral Wellness® will conduct a clinical risk assessment during a regular preventive visit. The assessment measures the risk and severity of periodontal disease, and the risk of tooth decay.

If the assessment determines a member is at risk for tooth decay, additional benefits include fluoride treatments, sealants, and oral hygiene instruction. If a member is at risk for periodontal (gum) disease, has periodontal disease or has had periodontal surgery, the member will be eligible for two additional cleanings* and four fluoride treatments.

If a member has any of the following health conditions, they are eligible for additional benefits.

- Diabetes (2 additional cleanings*)
- High-risk cardiac care (2 additional cleanings*)
- Kidney failure or dialysis (2 additional cleanings*)
- Cancer-related treatment - chemotherapy or radiation (2 additional cleanings* and 2 applications of fluoride varnish)
- Suppressed immune system (2 additional cleanings* and 2 applications of fluoride varnish)
- Rheumatoid arthritis (2 additional cleanings*)
- Stroke (2 additional cleanings*)
- Pregnancy (1 additional cleaning* during the time of pregnancy)

* Cleanings can either be a general cleaning (prophylaxis) or a periodontal maintenance cleaning. Periodontal maintenance cleanings are typically covered under the “Endodontics and Periodontics” category, not the “Diagnostic and Preventive Services” category.

Maximum Bonus Account

Enrollees who pay attention to their oral health, with an emphasis on diagnostic, preventive and simple restorative procedures, traditionally leave unused benefits behind. With Delta Dental of South Dakota’s Maximum Bonus Account (MBA), \$250 of the enrollees’ unused benefits may be placed in a special MBA account and can be carried over and added to the benefits available in future years. This option offers enrollees new flexibility and helps them if they need more extensive and costly dental treatment later.

What enrollees are eligible?

- The enrollees must have been covered under the plan for at least one full benefit year.
- The enrollees must have completed all benefit waiting periods included in their plan before beginning to accrue MBA benefits.
- The enrollees must have submitted at least one claim for a covered service (non-orthodontic) during the benefit year.
- The total cost of the claim(s) applied to the enrollees’ annual maximum must be less than half of the enrollees’ annual maximum.
- The total amount available in the enrollees’ account can grow to an amount equal to the plan’s annual maximum.
- Each covered family member will have his/her own account.

Note: MBA does not apply to orthodontic benefits which are still based on the group’s lifetime orthodontic benefit.