



2020 SD Retailers Plans administered by Delta Dental

| | <u>#8010 2-Rate Standard Plan</u> | <u>#8012 2-Rate Enhanced Plan</u> |
|--|---------------------------------------|---------------------------------------|
| Diagnostic & Preventive Services | 100% | 100% |
| Basic Services (cavity repair & extractions) | 50% | 50% |
| Endodontics & Periodontics | 50%* | 50%* |
| Major Services (crowns, bridges, dentures, implants) | 50%* | 50%* |
| Orthodontics | 50%* | 50%* |
| One-time deductible per person | \$50 | \$0 |
| Annual Maximum Benefit per person per calendar year | \$1,200 | \$1,500 |
| Maximum Bonus Account | No | Yes** |
| Lifetime Orthodontic Maximum | \$1,200 | \$1,500 |
| Employer pays % of employees enrolled | 25% of single 50% | 50% of single 75% |
| Monthly Rates | | |
| Employee | \$46.50 | \$50.80 |
| Family | \$116.40 | \$127.10 |
| or | | |
| | #8013 4-Rate | #8015 4-Rate |
| Employee | \$46.50 | \$50.80 |
| Employee/Spouse | \$93.00 | \$101.60 |
| Employee/Children | \$95.10 | \$103.30 |
| Family | \$127.80 | \$139.20 |

* One year wait for coverage.

** See Maximum Bonus Account information.

A minimum of two employees are required for the 2-rate plans. A minimum of ten employees are required for the 4-rate plans.

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 two 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.