

# 2024 Small Business Plans™

Everyone deserves a healthy smile.  
Protect yours with Delta Dental.



## 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 towards 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)



## Learn more about small business plans

### Unleash your employees' smile power

Protect your employees' smiles and keep your workforce strong with dental benefits from Delta Dental of South Dakota. Dental insurance is the third most requested benefit among employees, next to medical insurance and retirement. In fact, 88% of employees say better benefits - including dental - are key factors when they consider choosing a job. Attract talented workers and retain current employees by protecting their oral health and improving their overall health with Delta Dental.

### The power of a healthy smile

Whether you have two employees or two thousand, we offer a variety of plans, product features, and funding options to help you create healthy smiles and a healthy bottom line.

78% of Americans are more likely to seek preventive care if they have dental benefits. When you provide your employees with dental benefits, they are far more likely to seek preventive care. Which means less missed work while avoiding costly emergencies from ever happening.

**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.

## 2024 Small Business Benefit Summary

	BASE	STANDARD	ENHANCED
<b>One-time deductible</b> Applies to all services except orthodontics	\$50	\$50	\$50
<b>Annual maximum benefit</b> Per person per calendar year	\$1,000	\$1,250	\$1,500
<b>Lifetime orthodontic maximum</b> Per person	N/A	N/A	\$1,500
<b>Preventive care</b> Checkups and cleanings	80%	100%	100%
<b>Fillings and extractions</b>	50%	50%	80%
<b>Root canals and gum disease*</b> Periodontal cleanings	50%	50%	50%
<b>Crowns and prosthetics*</b> Bridges, dentures, and implants	50%	50%	50%
<b>Braces and teeth alignment*</b>	N/A	N/A	50%
<b>Health <i>through</i> Oral Wellness</b> Extends an average of \$500 for members at a high risk for oral diseases	✓	✓	✓
<b>Prevention Pays</b> Preventive care does not count toward annual maximum benefit	✓	✓	✓

## 2024 Monthly rates Rates are guaranteed through December 31, 2024.

### Voluntary rates

	BASE 4030	STANDARD 4040	ENHANCED 4050
<b>Employer pays less than 50% of the single cost.</b> Employee	\$43	\$52	\$58
Family	\$106	\$126	\$155

\*One year wait for voluntary plan

### Contributory rates

	BASE 5030	STANDARD 5040	ENHANCED 5050
<b>Employer pays 50% or more of the single cost.</b> Employee	\$40.50	\$49.50	\$55
Family	\$102	\$122	\$147.50



The group must have a minimum of two enrolled employees to be eligible for these plans. To be eligible for the 4-rate structure the group must have a medical plan with a 4-rate structure or have 10 or more enrolled employees. Dependents will be covered to age 26. \*Some benefits of the voluntary plans require one year wait for coverage including root canals, gum disease, crowns, prosthetics, bridges, dentures, implants, and braces. V0823