

2025 Small Business Plans™

Everyone deserves
a healthy smile.
Protect yours
with Delta Dental

A healthy business starts with healthy smiles

Running a small business comes with challenges, but with a small business plan from Delta Dental of South Dakota you can keep your employees smiling and your bottom line strong.

With flexible plans for as few as two employees, various product options, and the choice to pay as little – or as much – as you want toward your employees' monthly premiums, we can help your team maintain their healthy smiles. Healthy employees are productive employees so go ahead and "grin and share" a dental plan with your employees today!

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.*

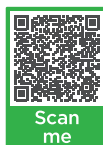
To learn more, visit:
deltadentalsd.com/HTOW



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 toward your annual maximum benefit, prevention is always covered, including your additional Health *through* Oral Wellness benefits.*

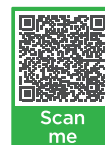
To learn more, visit:
deltadentalsd.com/prevention-pays



What is the Maximum Bonus Account?

The Maximum Bonus Account (MBA) allows \$250 per year of unused benefits to be carried over for future use. To qualify, members must be enrolled for one year, have visited the dentist once in the benefit year, and use less than 50% of their annual maximum. A member's MBA can be built up to as much as the plan's annual maximum. For the Premium plan that's an extra \$2,000!

To learn more, visit:
deltadentalsd.com/maximum-bonus-account



Enroll today! 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.

2025 Small Business Benefit Summary

	BASE	STANDARD	ENHANCED	PREMIUM
One-time deductible Applies to all services except orthodontics	\$50	\$50	\$50	\$50
Annual maximum benefit Per person per calendar year	\$1,000	\$1,250	\$1,500	\$2,000
Lifetime orthodontic maximum Per person	N/A	N/A	\$1,500	\$2,000
Preventive care Checkups and cleanings	80%	100%	100%	100%
Fillings and extractions	50%	50%	80%	80%
Root canals and gum disease* Periodontal cleanings	50%	50%	50%	80%
Crowns and prosthetics* Bridges, dentures, and implants	50%	50%	50%	50%
Braces and teeth alignment*	N/A	N/A	50%	50%
Health <i>through</i> Oral Wellness Extends an average of \$500 for members at risk for oral diseases	✓	✓	✓	✓
Prevention Pays Preventive care does not count toward annual maximum benefit	✓	✓	✓	✓
Maximum Bonus Account \$250 of qualified unused benefits carried over for future use (see front for details)	N/A	N/A	N/A	✓

2025 Monthly rates Rates are guaranteed through December 31, 2025.

Voluntary rates

Employer pays less than 50% of the single cost.

	BASE 4030	STANDARD 4040	ENHANCED 4050	PREMIUM 4060
Employee	\$44.50	\$53.50	\$59.50	\$65.50
Family	\$109.80	\$129.80	\$158.80	\$174.70

Contributory rates

Employer pays 50% or more of the single cost.

	BASE 5030	STANDARD 5040	ENHANCED 5050	PREMIUM 5060
Employee	\$42.00	\$51.00	\$56.50	\$62.20
Family	\$105.80	\$125.80	\$151.30	\$166.40

*One year wait for voluntary plan



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. All plans include Health *through* Oral Wellness and Prevention Pays. Dependents are covered to age 26.