

# 2026 Small Business Plans

Running a small business can be tough, but offering great benefits is easy with Delta Dental.

Delta Dental of South Dakota offers affordable dental plans for teams of **2-50**, with employer contributions starting at **\$0**. Choose from a range of plans designed to fit your team's budget, while giving employees the coverage they value most.

**78%** of employees say dental coverage is important, yet only **14%** of small businesses offer it.<sup>2</sup> Without coverage, small dental issues can turn into bigger problems, and in the U.S., **92.4 million** hours of work and school are lost each year due to emergency dental visits.<sup>1</sup> Helping your team stay on top of preventive care protects their health and keeps them productive. We partner with businesses like yours to provide benefits that fit your needs, and it shows: **98.2%** of South Dakota employees renewed their group dental coverage with us in 2025!

Now you can offer vision coverage, too! With **DeltaVision**® available for small businesses, it's easier than ever to build a benefits package your employees will appreciate.



## DeltaVision

To learn more, visit: [deltadentalsd.com/deltavision/](https://deltadentalsd.com/deltavision/)

## 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: [deltadentalsd.com/HTOW](https://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: [deltadentalsd.com/shop-dental-plans/features-and-options/prevention-pays/](https://deltadentalsd.com/shop-dental-plans/features-and-options/prevention-pays/)



### Maximum Bonus Account (MBA)

Available on the premium plan, the MBA lets you roll over up to \$250 of qualifying unused benefits yearly, up to your annual max, for future use. To learn more, visit: [deltadentalsd.com/maximum-bonus-account](https://deltadentalsd.com/maximum-bonus-account)



### Find a dentist

Delta Dental's 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: [deltadentalsd.com](https://deltadentalsd.com)



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

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



## 2026 Monthly rates

Rates are guaranteed through December 31, 2026

### Voluntary rates

Employer pays less than 50% of the single cost

	BASE 4030	STANDARD 4040	ENHANCED 4050	PREMIUM 4060
Employee	\$46.20	\$55.20	\$61.20	\$67.20
Family	\$114.00	\$134.00	\$163.00	\$178.90

\*One year wait for major services on voluntary plan

### Contributory rates

Employer pays 50% or more of the single cost

	BASE 5030	STANDARD 5040	ENHANCED 5050	PREMIUM 5060
Employee	\$43.70	\$52.70	\$58.20	\$63.90
Family	\$110.00	\$130.00	\$155.50	\$170.60



Groups 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.