



2019 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.

Smile Smart for Your Health

If you or someone on your dental policy has any of the following health conditions, you/they are eligible for additional benefits (per coverage year) through our Smile Smart for Your Health program.

- Gum (periodontal) disease (4 cleanings*, 2 applications of fluoride varnish)
- Diabetes (4 cleanings*)
- Pregnancy (1 additional cleaning* during the time of pregnancy)
- High-risk cardiac conditions (4 cleanings*)
- Kidney failure or undergoing dialysis (4 cleanings*)
- Undergoing cancer-related chemotherapy and/or radiation (4 cleanings*, 2 applications of fluoride varnish)
- Suppressed immune systems (4 cleanings*, 2 applications of fluoride varnish)
- At risk for oral cancer (brush biopsy test for early detection of oral cancer/precancerous cells)

Let your dentist know and he/she will note the condition on your claim form. If you have questions regarding this program call customer service at 1-877-841-1478.

** Cleanings can either be a general (prophylaxis) cleaning or a periodontal maintenance cleaning. Periodontal maintenance cleanings are covered under the "Endodontics and Periodontics" category, not the "Diagnostic and Preventive Services" category. Your dentist may or may not charge for exams related to added periodontal maintenance or cleanings. The additional exams are not covered.*

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.