

Why Sell Delta Dental

Our number one goal is to provide an exceptional dental benefits program for companies and their employees, so you can present Delta Dental of Arizona with confidence. Here are just a few reasons to recommend Delta Dental of Arizona as your dental benefits carrier of choice.

	Delta Dental of Arizona	Other Dental Carriers
Small Group Size Requirements	Group plans for 2+ enrollees Individual plans for single enrollees	Varies, but many offer groups plans for 2+ enrollees May offer individual plans for single enrollees
Flexible Funding Arrangements	Employer-paid, Contributory, Voluntary Fully insured, Self-funded	Employer-paid, Contributory, Voluntary Fully insured, Self-funded
Network Strength¹	Largest dental network nationally and locally	Lease and stack dental networks
Local Customer Service	Local call center in Glendale, AZ	Out-of-state and off-shore call centers
Annual Maximum²	\$1,000-\$2,000 for 2-9 enrolled Up to \$5,000 for 10-199 enrolled Up to \$5,000 for 200+ enrolled	\$1,000-2,000 for small groups Up to \$5,000 for mid-large groups Unlimited option may be available
Rate Guarantee	24-month rate guarantee for 2-199 enrolled Rate guarantees also available for 200+	12-24-month rate guarantee
Waiting Periods³	No waiting periods for preventive, basic or major services, even for groups without prior coverage	Varies, but many require 6-12 months on major services
Annual Open Enrollment	No late entrant penalty	May impose a late entrant penalty
Routine Cleanings³	2 cleanings per year when needed 3rd cleaning for qualifying medical conditions automatically included for pooled groups	2 cleanings at 6-month intervals 3rd cleaning for qualifying medical conditions may be available
Implant Coverage³	Included in most group plans	Not standard coverage for group plans
Missing Tooth Clause³	No missing tooth clause. Benefits are not limited due to a pre-existing condition, such as a missing tooth.	Yes. Benefits for pre-existing conditions, such as a missing tooth, are often not covered.
Expanded Sealant Coverage³	Up to age 19 on molars and bicuspid every 3 years, allowing members ages 16-19 to have sealants on 8 extra teeth	Varies, but often up to age 16 on molars every 3 years
Orthodontic Coverage^{2,3}	Available for groups with 2+ enrolled	Available for groups 10+ enrolled
Generous Frequencies³	As low as 5 years and do not exceed 7 years. Longer frequencies available for groups 25+ upon request.	Varies, but often ranges 10-12 years
Competitive Commission	Flat 7-10% commission based on pooled group size. Other commission options available upon request.	Sliding scale commission as low as 3% based on premiums

¹Local network data provided by Netminder (July 2020). National network data provided by Delta Dental National Provider File (July 2020).

²Delta Dental of Arizona plan benefits and maximums may vary by size band and/or prior coverage history. Ask your Delta Dental representative for more information.

³Delta Dental of Arizona plan benefits, exclusions, limitations and cost-sharing vary among plans. More detailed information for the various plans that we offer is available in our benefit booklets, which are available upon request.

**Want to learn more about how Delta Dental of Arizona can create a dental benefits plan that meets your clients' needs?
Contact your sales executive or email us at sales@deltadentalaz.com.**