



WHY SELL DELTA DENTAL

Dental benefits consistently rank as a top employee benefit, second only to medical coverage. Most individuals prioritize dental and vision benefits. Below are ways Delta Dental distinguishes these two benefits to stand out against the competition.

Need to Know:

1. Consolidated Billing:

- Simplify administrative tasks with our consolidated billing system, providing the convenience of receiving a single invoice for both Dental and Vision plans.
- Consolidated billing not only saves time but also facilitates easier financial tracking and management for groups, ensuring a seamless and efficient experience.

2. Annual Maximum Dental Benefit:

- For groups with 2-9 enrolled members, the annual maximum benefit reaches up to \$2,000.¹
- Groups with 10 or more enrolled members enjoy enhanced coverage options. With no prior coverage up to \$2,500 max and with prior coverage up to a \$5,000 max.

3. 24-Month Rate Guarantees:

- Enjoy the stability of fixed rates with our 24-month rate guarantees, applicable to eligible groups with 2-199 enrolled employees on our dental and vision plans.

4. No Late Entry Penalty:

- Current employees who previously waived the benefit and new hires joining after the Open Enrollment period are exempt from benefit waiting periods.
- In contrast, many other carriers impose waiting periods of 6-12 months for employees who initially waived the benefit during Open Enrollment or for new hires who missed the Open Enrollment window.

5. Vision Plan Options:

- Our vision plans cater to groups with a minimum of 2 enrollees, providing flexibility and accessibility.
- Choose from multiple plan options, including our three most popular: Diamond, Platinum, and Gold. Benefit from generous frame allowances ranging from \$125-\$175, along with a host of other valuable benefits.

6. Group Management:

- All groups get personal service with an assigned account executive.
- Online Benefit Manager Toolkit (BMT) empowers brokers and HR administrators to manage groups 24/7.
- Our member portal allows members to handle various tasks, from ordering cards to reviewing claims.



Our Distinct Advantages:

1. Dental & Vision Network Strength²:

- Robust network coverage in both metropolitan and rural areas, coupled with a significant national presence.
- Unlike competitors who lease and stack networks, we own our proprietary network, fostering better collaboration with providers for an enhanced customer experience.

2. Arizona Based Company:

- Efficient claims processing and prompt service provided by our Arizona-based team.
- Many of our competitors outsource to offshore vendors, however our local approach minimizes wait times and member frustration.³

3. Routine Cleanings:

- Delta Dental offers two yearly cleanings without the common 6-month restriction imposed by most carriers.⁴
- Eligible plans include a third annual cleaning for specific medical conditions.⁴

4. Expanded Sealant Coverage:

- Coverage includes sealants for molars and bicuspids up to age 19, surpassing the industry standard that often ends at age 16 and only covers molars.⁴
- Delta Dental provides coverage for 8 additional teeth, extending benefits for an extra 3 years.⁴

5. Ortho Coverage¹:

- Child-only orthodontic coverage is available for groups with just 2-9 enrolled members.^{1,4}
- For groups with 10 or more members, both adult and child orthodontic benefits are available.^{1,4}

6. Frequencies:

- Our plans offer superior replacement frequencies at 5-7 years for crowns, bridges, and dentures. Other limitations may be available upon request.⁴
- In contrast, competitors usually provide longer intervals of 7-12 years, resulting in higher out-of-pocket costs for members in need of earlier replacements.⁴

7. Implant Coverage:

- Enjoy coverage for implants in our plans. This is automatic in our pooled groups and a distinct advantage as some competitors may not consistently consider this a standard benefit.⁴

8. No Missing Tooth Clause:

- Unlike our competitors, who impose pre-existing condition limitations, waiting periods, or restrictions on existing conditions like missing teeth, our benefits offer comprehensive dental coverage without such barriers.⁴

9. Waiting Periods:

- Immediate access to preventive, basic, and major services. This underscores Delta Dental's commitment to delivering prompt and comprehensive coverage.⁴
- Many competitors will apply waiting periods of 6-12 months on basic and or major services.⁴

10. One & Sun™ Vision Add-On:

- Enhanced benefits are offered with our unique vision add-on, One & Sun™, exclusively offered by Delta Dental in Arizona.
- This add-on is available with bundled dental and vision plans, and it not only promotes preventive vision check-ups, but also rewards eligible members with stylish nonprescription designer sunglasses.

¹Delta Dental of Arizona plan benefits and maximums may vary by size band. Ask your Delta Dental representative for more information.

²Network strength information is based off a combination of sources, including Delta Dental Plans Association, Delta Dental of Arizona and EyeMed internal data and Zelis Network 360 reports (2024).

³Delta Dental of Arizona Internal data (October 2024).

⁴Delta 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.