



# Shine with small business plans from Delta Dental

Delta Delta PPO™  
DeltaCare® USA



SMALL BUSINESS PROGRAM

# Table of Contents

Delta Dental's Small Business Program .....	2
We're here to help you shine .....	3
Small Business Program portfolio .....	4
The benefits of Delta Dental PPO plans .....	5
Delta Dental PPO networks .....	6
Comparing PPO and PPO Plus Premier .....	7
PPO plan designs .....	8
Deluxe plans .....	9
Advantage plans .....	10
Core plans .....	11
DeltaCare USA plans .....	12
Dual choice and Core/Buy-Up plans .....	15
Limitations and exclusions .....	19
Underwriting guidelines .....	23
Eligible and ineligible industries .....	27
New group submission checklist .....	30

## What's new

- Higher annual maximums
- Expanded access to orthodontics
- Posterior white resin fillings
- Expanded voluntary choice options
- Expanded choices for groups of 2-4
- Dual choice and Core/Buy-Up PPO plans
- SmileWay® Wellness Benefits

# Delta Dental's<sup>1</sup> Small Business Program

Delta Dental delivers benefits that small businesses can trust. Thanks to decades of industry-leading experience, we've designed plans specifically with small business owners and their employees in mind.

Our Small Business Program offers a wide variety of plans and options, all with comprehensive coverage and easy access to quality care and savings from our large dentist networks.

Keep employees healthy and happy — at predictable rates that a small business budget can count on.

**We're here to help you shine.**



Contact your general agent or Delta Dental sales representative for more information or to get a quote. Find contact information and more at [deltadentalins.com/brokers/small-business.html](https://deltadentalins.com/brokers/small-business.html).

## Four reasons your small business clients should offer dental coverage

1. **88%** of employees say that they **consider** health, dental and vision **benefits** when they choose a job.<sup>2</sup>
2. Providing dental coverage can improve employees' overall wellness. Poor oral health has been linked to serious health conditions such as **diabetes, heart disease and certain cancers**.<sup>3</sup>
3. Avoiding or delaying dental care can make dental issues worse — which can lead to **costly care and absent employees**.
4. More than **\$45B in productivity is lost** each year due to dental issues.<sup>4</sup>

<sup>1</sup> Delta Dental of California and its affiliated companies, which are members, or affiliates of members, of the Delta Dental Plans Association.

<sup>2</sup> Kerry Jones, "The Most Desirable Employee Benefits," Harvard Business Review, Feb. 2017

<sup>3</sup> "Oral Health Basics," Centers for Disease Control and Prevention, 2019 <https://www.cdc.gov/oralhealth/basics/index.html>

<sup>4</sup> "Health and Economic Costs of Chronic Diseases," National Center for Chronic Disease Prevention and Health Promotion, 2019 <https://www.cdc.gov/chronicdisease/about/costs/index.htm#ref10>

# We're here to help you shine

**Your success is our highest priority.** You get the resources to make it easier for your clients to buy — and stay — with Delta Dental. Our intuitive plans are easy to explain, compare and quote. You can take advantage of dedicated education, sales support and broker services.



## Trust

Delta Dental is a name your clients can count on for high-quality care. Today more than 80 million people rely on Delta Dental as their dental insurance provider.<sup>5</sup>



## Flexibility

Offer your clients choices with our robust portfolio of plans, including choice of annual maximums, voluntary, dual choice, and Core/Buy-Up plans as well as the option to add orthodontic coverage and more.



## Affordability

Our easy-to-choose plans are affordable for your clients and their employees. And our rates reflect the true cost of the plan — no hidden fees or set-up charges.



## Customer service

Our customer service team and online tools answer questions so you and your clients don't have to. We process more than 50 million claims annually with 99.9% accuracy.<sup>6</sup> We provide exceptional service that your clients will want to return to.

<sup>5</sup> Delta Dental Plans Association enrollment statistics, 2019.

<sup>6</sup> Delta Dental Annual Report, 2018, for enterprise.

# Small Business Program portfolio

Get quality plans with comprehensive coverage including major services with Delta Dental's Small Business Program portfolio. You'll find a range of coverage and price points for groups from sizes of 2-99 covered employees.

## **Delta Dental PPO**

Our PPO product offers industry-leading network savings for enrollees<sup>7</sup> backed by the nation's largest dentist network.<sup>8</sup> With our PPO plans, enrollees get the most choice. They can visit any dentist, but they'll save the most with a PPO network dentist. Choose from a range of plan designs with different coinsurance levels and available options to fit your client. Learn more about our [PPO plans](#) on page 5.

## **DeltaCare USA**

Our Dental HMO type plans also offer comprehensive coverage including orthodontics, teeth whitening, and more, but at a lower monthly price. These plans have set all-inclusive copayments, no waiting periods, no annual deductibles and no maximums for covered benefits. Enrollees have no surprise out-of-pocket costs or unexpected fees when they visit their selected primary care network dentist. Learn more about our [DeltaCare USA plans](#) on page 12.

## **Dual choice and Core/Buy-Up plans**

Delta Dental offers several choices to help both employers and employees manage their costs and control their expenses. Each plan allows clients to offer their employees a choice of two plan designs. Your clients can choose the plan design that best suits their business needs and contribution. Their employees can choose the plan that best meets their family's dental needs. Learn more about [dual choice and Core/Buy-Up plans](#) on page 15.

<sup>7</sup> Delta Dental's PPO plan delivers the industry's best effective discount, averaging 26.5% nationally. Dental Actuarial Analytics' (formerly Ruark Consulting LLC) 2018 Dental PPO Network Study.

<sup>8</sup> NetMinder Dental Network Trend Report, March 2020. Delta Dental Premier is the largest dentist network nationwide, based on total unique dentists.

# The benefits of Delta Dental PPO plans

## Clients get the following competitive benefits with all our Delta Dental PPO plans:

- Broad range of coverage, including basic and major services in all plan types
- Diagnostic and preventive services covered at 100% with a Delta Dental PPO dentist and waived from deductible
- Coverage for white resin fillings for all teeth
- Implant coverage with no separate implant maximum
- No missing tooth exclusions for teeth lost prior to this coverage
- Extra dental exam and cleaning or gum care covered during pregnancy
- Extended SmileWay® Wellness Benefits for additional cleaning or gum care services available for enrollees with qualifying medical conditions (such as heart disease, diabetes, stroke, HIV/AIDS and rheumatoid arthritis)

## D&P Maximum Waiver®

The D&P Maximum Waiver extends the plan's annual maximum and promotes oral health and preventive care. When selected with employer-paid plans, all diagnostic and preventive services (D&P) are waived from accumulating to the annual maximum. This means more benefit dollars are available when needed most.

## Value-added features: vision and hearing

### Available to all Delta Dental PPO enrollees

Your clients' employees now have access\* to **LASIK** and **hearing aid** discounts with QualSight and Amplifon Hearing Health Care.

Ask your general agent or Delta Dental sales representative for more details.

\* The Vision Corrective Services and hearing health care services are not insured benefits. Delta Dental makes the Vision Corrective Services program available to enrollees to provide access to the preferred pricing for LASIK surgery. Delta Dental makes the hearing health care services program available to enrollees to provide access to the preferred pricing for hearing aids and other hearing health services.

# Delta Dental PPO networks

**80%** of dentists nationwide are Delta Dental dentists: **50%** are in the PPO network, and an additional **30%** are in the Delta Dental Premier® network.

Our two networks give enrollees more opportunities to save: they'll save the most with a PPO dentist, but get a safety net which provides them with greater savings than going out of network when they visit a dentist in the Premier network.

## **Delta Dental PPO and PPO Plus Premier™**

We offer two fee options, PPO or PPO Plus Premier. With our PPO plans, Delta Dental reimburses both PPO and Premier dentists based on the PPO fees. With PPO Plus Premier, Delta Dental reimburses Premier dentists at the higher contracted Premier fee, meaning that enrollees will never get balanced billed for the difference between the lower PPO and the higher Premier fee when they visit a Premier dentist.



# Comparing PPO and PPO Plus Premier

Enrollees typically have lower out-of-pocket costs at Delta Dental Premier dentists with PPO Plus Premier, which reimburses Premier dentists at the higher contracted Premier fee. In both types, enrollees save the most at a PPO dentist.

## Delta Dental PPO\*

Dental network	Delta Dental PPO	Delta Dental Premier	Non-Delta Dental Dentist
Dentist charge for a crown	\$1,200	\$1,200	\$1,200
Plan allowance	\$700	\$900	\$700
Coinsurance	60%	60%	60%
<b>Plan pays</b>	\$420	\$420	\$420
<b>Enrollee pays</b>	\$280 (\$700 - \$420)	\$480 (\$900 - \$420)	\$780 (\$1,200 - \$420)

## Delta Dental PPO Plus Premier\*

Dental network	Delta Dental PPO	Delta Dental Premier	Non-Delta Dental Dentist
Dentist charge for a crown	\$1,200	\$1,200	\$1,200
Plan allowance	\$700	\$900	\$800
Coinsurance	60%	60%	60%
<b>Plan pays</b>	\$420	\$540	\$480
<b>Enrollee pays</b>	\$280 (\$700 - \$420)	\$360 (\$900 - \$540)	\$720 (\$1,200 - \$480)

\* Hypothetical example for illustrative purposes assumes that the plan's deductible has been previously satisfied, the annual maximum has not been reached and the benefit levels for in- and out-of-network treatment are the same.

# PPO plan designs

With three levels of plan designs, your clients can find the perfect solution to meet their needs. Start with the coverage range your clients want, select a plan and then choose your options.

Deluxe	Advantage	Core
Richer benefits for companies and lower out-of-pocket costs and more options for their employees.	Our most popular plan designs, with increased choice and flexibility.	Delta Dental quality at a lower cost than our other options, all with our large PPO network.
Low cost	Lower cost	Lowest cost
Three plan designs	Four plan designs	Two plan designs



# Deluxe plans

Coverage with the lowest out-of-pocket costs for enrollees

Plan <sup>9</sup>	Deluxe 100		Deluxe 200		Deluxe 300	
Network/fee basis	PPO Plus Premier		PPO Plus Premier		PPO	
Coinsurance for:	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
Diagnostic and preventive (D&P) services	100%		100%		100%	
Basic services	100%	80%	90%	80%	90%	80%
Endodontics/periodontics/oral surgery	100%	80%	90%	80%	90%	80%
Major services	60%	50%	60%	50%	60%	50%
Calendar year deductible	\$50 per enrollee/\$150 per family					
Calendar year maximum	\$1,500, \$2,000, \$2,500 or \$3,000 per enrollee					
D&P Maximum Waiver	Optional. Available to employer-paid groups only					
Orthodontics	Optional. Available as child-only or adult/child at 50%					
Orthodontic lifetime maximum	\$1,500 per enrollee					

## Underwriting information

- Deluxe 100 plan not available for groups of 2-4.
- For employer-paid groups of 2-4 and voluntary groups of 2-49, annual maximum option is limited to \$1,500.
- Orthodontics options are not available for group sizes of 2-4. Adult orthodontics is not available to employer-paid groups of 5-24 and voluntary groups of 5-49.
- Endodontics, Periodontics, Orthodontics, Oral Surgery and Major Services subject to a 12-month waiting period for voluntary groups. Waived for all initial employees on groups with proof of prior comprehensive dental coverage.

<sup>9</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

# Advantage plans

Our most popular plan designs with increased choice and flexibility

Plan <sup>10</sup>	Advantage 100		Advantage 200		Advantage 300		Advantage 400	
Network/fee basis	PPO Plus Premier		PPO Plus Premier		PPO Plus Premier		PPO	
Coinsurance for:	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
Diagnostic and preventive (D&P) services	100%		100%		100%	80%	100%	
Basic services	80%		80%		80%	60%	80%	
Endodontics/periodontics/oral surgery	80%		80%		80%	60%	80%	
Major services	60%	50%	50%		50%		50%	
Calendar year deductible	\$50 per enrollee/\$150 per family							
Calendar year maximum	\$1,000, \$1,500, \$2,000 or \$2,500 per enrollee							
D&P Maximum Waiver	Optional. Available to employer-paid groups only							
Orthodontics	Optional. Available as child-only at 50%							
Orthodontic lifetime maximum	\$1,000 or \$1,500 per enrollee							

## Underwriting information

- For employer-paid group sizes of 2-4 and voluntary group sizes of 2-49, annual maximum options include \$1,000 or \$1,500 only.
- Orthodontics option is not available for group sizes of 2-4.
- Endodontics, Periodontics, Orthodontics, Oral Surgery and Major Services subject to a 12-month waiting period for voluntary groups. Waived for all initial employees on groups with proof of prior comprehensive dental coverage.

<sup>10</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

# Core plans

Quality plans at an affordable cost

Plan <sup>11</sup>	Core 100		Core 200	
Network/fee basis	PPO		PPO	
Coinsurance for:	PPO	Non-PPO	PPO	Non-PPO
Diagnostic and preventive (D&P) services	100%		100%	
Basic services	80%		50%	
Endodontics/periodontics/oral surgery	50%		50%	
Major services	50%		50%	
Calendar year deductible	\$50 per enrollee/\$150 per family			
Calendar year maximum per enrollee	\$1,000 or \$1,500		\$1,000	
D&P Maximum Waiver	Not available			
Orthodontics				

## Underwriting information

- Endodontics, Periodontics, Oral Surgery and Major Services subject to a 12-month waiting period for voluntary groups. Waived for all initial employees on groups with proof of prior comprehensive dental coverage.

<sup>11</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

# DeltaCare USA plans

## Quality care at a set cost

Your clients can choose from three popular copay plans that provide coverage for more than 400 procedures. Set copayments, with no deductibles, annual maximums or waiting periods.

These plans offer quality care from our DeltaCare USA network of dentists. Enrollees can select their primary care dentist or we can select one for them.



### DeltaCare USA offers standout features:

- Coverage for teeth whitening
- Additional cleanings available at reduced copays
- A seamless, no-loss/no-gain transition for orthodontic treatment-in-progress<sup>12</sup>
- Coverage for white resin fillings for all teeth
- No lab fees or other hidden fees
- No additional charges for high metals, noble metals, or porcelain
- No waiting periods for covered services
- Coverage for orthodontic extractions
- No missing tooth exclusions for teeth lost prior to this coverage

<sup>12</sup> Patients in active treatment (tooth movement has begun) can continue treatment with their current orthodontist — even if the provider is not in our dental network.

## Value-added features: vision and hearing

### Available to all DeltaCare USA enrollees

Your clients' employees now have access\* to **LASIK** and **hearing aid** discounts with QualSight and Amplifon Hearing Health Care.

Ask your general agent or Delta Dental sales representative for more details.

\* The Vision Corrective Services and hearing health care services are not insured benefits. Delta Dental makes the Vision Corrective Services program available to enrollees to provide access to the preferred pricing for LASIK surgery. Delta Dental makes the hearing health care services program available to enrollees to provide access to the preferred pricing for hearing aids and other hearing health services.

# DeltaCare USA plans

Quality care at a set cost

Plan <sup>13</sup>	Procedure code	Deluxe 11A	Advantage 15B	Core 17B
<b>Sample procedures and copayments<sup>14</sup></b>		<b>Enrollee copayment</b>	<b>Enrollee copayment</b>	<b>Enrollee copayment</b>
<b>Diagnostic</b>				
Periodic oral exam — established patient	<b>D0120</b>	\$0	\$0	\$0
Complete series of x-rays	<b>D0210</b>	\$0	\$0	\$0
<b>Preventive</b>				
Cleaning — adult	<b>D1110</b>	\$0	\$5	\$0
Cleaning — child	<b>D1120</b>	\$0	\$5	\$0
Sealant — per tooth	<b>D1351</b>	\$10	\$15	\$17
<b>Restorative</b>				
Amalgam (silver-colored) filling, 1 surface	<b>D2140</b>	\$0	\$8	\$17
Resin (tooth-colored) filling				
front tooth, 1 surface	<b>D2330</b>	\$0	\$22	\$22
back tooth, 1 surface	<b>D2391</b>	\$55	\$65	\$47
Crown — porcelain and precious metal	<b>D2750</b>	\$240	\$395	\$470
Crown — precious metal	<b>D2790</b>	\$210	\$395	\$480
Post and core with crown	<b>D2952</b>	\$35	\$110	\$165

# DeltaCare USA plans

Quality care at a set cost

Plan <sup>13</sup>	Procedure code	Deluxe 11A	Advantage 15B	Core 17B
Sample procedures and copayments <sup>14</sup>		Enrollee copayment	Enrollee copayment	Enrollee copayment
<b>Endodontics</b>				
Root Canal, front tooth	<b>D3310</b>	\$55	\$125	\$330
Root Canal, molar tooth	<b>D3330</b>	\$250	\$365	\$530
<b>Periodontics</b>				
Periodontal surgery, per quadrant	<b>D4260</b>	\$280	\$385	\$595
Periodontal scaling and planing, per quadrant	<b>D4341</b>	\$25	\$60	\$115
Periodontal maintenance	<b>D4910</b>	\$15	\$45	\$78
<b>Prosthodontics</b>				
Full upper denture	<b>D5110</b>	\$145	\$365	\$575
Partial upper denture	<b>D5213</b>	\$160	\$395	\$670
<b>Oral and maxillofacial surgery</b>				
Extraction of a fully exposed tooth	<b>D7140</b>	\$5	\$14	\$53
Extraction of a fully impacted tooth	<b>D7240</b>	\$90	\$120	\$230
<b>Orthodontics</b>				
Pediatric services	<b>D8070</b>	\$1,700	\$1,900	\$1,530
Adult services	<b>D8090</b>	\$1,900	\$2,100	\$2,000
<b>Deductible</b>	<b>None</b>			

<sup>13</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

<sup>14</sup> Copayments and procedure descriptions referenced above are intended to clarify the delivery of benefits under the Delta Dental plan and are not to be interpreted as CDT descriptors or nomenclature, which are under copyright by the American Dental Association®.

# Dual choice and Core/ Buy-Up plans

**It's your choice:** These plans enable your clients to control their dental plan costs and increase their employees' satisfaction through greater choice. Your clients can choose the plan design that best suits their needs and decide their level of contribution. Groups can offer side-by-side:

- **Dual choice 1: Build your own plan.** Choose any one PPO plan and any one DeltaCare USA plan.
- **Dual choice 2: Matching premiums.** Offer two same-priced plans with differing coverage, so employees can decide what works best for them: a PPO plan with higher coverage or a PPO Plus Premier plan with greater dentist choice.
- **Dual choice 3: Differing premiums.** Offer both a high and a low PPO plan with different prices and coverage amounts, so employees can decide what works best for them: more coverage at a higher price or less coverage for a lower price.
- **Core/Buy-Up.** Your clients have a way to control costs with a set contribution, while still giving their employees the option to purchase more coverage.



# Dual choice 2: Matching premiums

Plan <sup>15</sup>	PPO Plus Premier		PPO	
Network/fee basis	PPO Plus Premier		PPO	
Coinsurance for:	PPO	Non-PPO	PPO	Non-PPO
Diagnostic and preventive (D&P) services	100%		100%	
Basic services	80%		100%	
Endodontics/periodontics/oral surgery	80%		100%	
Major services	50%		60%	
Calendar year deductible	\$50 per enrollee/\$150 per family			
Calendar year maximum per enrollee	\$1,500 or \$2000. Must be the same for both plans			
D&P Maximum Waiver	Optional. Must be the same for both plans			
Orthodontics	Optional. Must be the same for both plans. Child-only available at 50%			
Orthodontic lifetime maximum per enrollee	\$1,000			

## Underwriting information

- Dual choice 2 is not available for groups with 2-4 enrolled employees.
- Employer contribution percentage for both plans must be the same. Available from 0-100% contribution.
- For voluntary group sizes of 5-49, annual maximum is limited to \$1,500.
- D&P Maximum Waiver is not available for voluntary groups.
- Endodontics, Periodontics, Orthodontics, Oral Surgery and Major Services subject to a 12-month waiting period for voluntary groups. Waived for all initial employees on groups with proof of prior comprehensive dental coverage.

# Dual choice 3: Differing premiums

Plan <sup>15</sup>	High		Low	
Network/fee basis	PPO Plus Premier			
Coinsurance for:	PPO	Non-PPO	PPO	Non-PPO
Diagnostic and preventive (D&P) services	100%		100%	
Basic services	90%	80%	80%	
Endodontics/periodontics/oral surgery	90%	80%	80%	
Major services	60%	50%	50%	
Calendar year deductible	\$50 per enrollee/\$150 per family			
Calendar year maximum per enrollee (choose one set)				
Option 1	\$1,500		\$1,000	
Option 2	\$2,500		\$1,500	
D&P Maximum Waiver	Optional. Must be the same for both plans			
Orthodontics	Optional. Must be the same for both plans. Child-only available at 50%			
Orthodontic lifetime maximum per enrollee	\$1,500		\$1,000	

## Underwriting information

- Dual choice 3 is not available for groups with 2-4 enrolled employees.
- Employer contribution percentage for both plans must be the same. Available from 0-100% contribution.
- For voluntary group sizes of 5-49, annual maximum is limited to \$1,500/\$1,000.
- D&P Maximum Waiver is not available for voluntary groups.
- Endodontics, Periodontics, Orthodontics, Oral Surgery and Major Services subject to a 12-month waiting period for voluntary groups. Waived for all initial employees on groups with proof of prior comprehensive dental coverage.

<sup>15</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

# Dual choice Core/Buy-Up plans

Empower groups to offer their employees more choice and more control of their benefits, with a Core plan and the ability to buy into a higher level of benefits.

Plan <sup>16</sup>	Core		Buy-Up	
<b>Network/fee basis</b>	<b>May choose either PPO or PPO Plus Premier</b>		<b>May choose either PPO or PPO Plus Premier (must match the network choice for Core)</b>	
<b>Coinsurance for:</b>	<b>PPO</b>	<b>Non-PPO</b>	<b>PPO</b>	<b>Non-PPO</b>
Diagnostic and preventive (D&P) services	100%		100%	
Basic services	50%		80%	
Endodontics/periodontics/oral surgery	50%		80%	
Major services	50%		60%	50%
Calendar year deductible	\$50 per enrollee/\$150 per family		\$50 per enrollee/\$150 per family	
Calendar year maximum per enrollee	\$1,000		\$1,500 or \$2,000	
D&P Maximum Waiver	Not available		Not available	
Orthodontics (selection of orthodontics for Buy-Up must match selection for Core)	Optional. Child-only available at 50%		Optional. Child-only available at 50%	
Orthodontic lifetime maximum per enrollee	\$1,000		\$1,500	

## Underwriting information

- Core/Buy-Up is available to employer-paid groups only (50-100% contribution).
- Core/Buy-Up is not available to groups with 2-4 enrolled employees.

<sup>16</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

# Delta Dental PPO

## Limitations and exclusions

### Limitations

1. Exams and cleanings<sup>17</sup> are limited to twice each calendar year.
2. Bitewing x-rays are limited to twice each calendar year.
3. Full mouth x-rays are limited to once every five years.
4. Topical application of fluoride solutions is limited to enrollees to age 19 and no more than twice in a calendar year.
5. Space maintainers are limited to the initial appliance for children to age 14.
6. Sealants will be replaced only after two years have elapsed following any prior provision. Age limitations may vary.
7. Periodontal scaling and root planing in the same quadrant are limited to once every two years.<sup>17</sup>
8. Crowns, inlays/onlays and prosthodontic appliances (bridges, dentures and implants) are limited to every five years.
9. The orthodontic maximum amount is a lifetime maximum. Benefits are not paid to repair or replace any orthodontic appliance received under a Delta Dental plan.
10. Delta Dental will base payment for optional services on the contract allowance for the covered procedure. Optional services are those elected by the enrollee in lieu of lower-cost conventional services.

### Exclusions

1. Treatment of injuries or illness covered by workers' compensation.
2. Cosmetic surgery or procedures for purely cosmetic reasons.
3. Maxillofacial prosthetics.
4. Provisional and/or temporary restorations for children 16 years of age or younger.
5. Services for congenital (hereditary) or developmental (following birth) malformations.
6. Treatments or devices that increase the vertical dimension of an occlusion, restore an occlusion to normal, replace tooth structure lost by abrasion or erosion, or otherwise.
7. Services provided, supplies furnished or devices started prior to an enrollee's effective eligibility date.
8. Prescription drugs, pre-medication and relative analgesias.
9. Charges for anesthesia, other than general anesthesia or IV sedation, administered by a provider in connection with covered oral surgery or selected endodontic and periodontal surgery.
10. Experimental procedures.
11. Extraoral grafts.
12. Lab-processed crowns for children under age 12.

<sup>17</sup> Pregnant enrollees and enrollees with certain qualifying medical conditions may be eligible for additional services. See plan contract for more details.

# Delta Dental PPO

## Limitations and exclusions

13. Fixed bridges and removable partials for children under age 16.
14. Indirectly fabricated resin-based inlays/onlays.
15. Services for any disturbance of the Temporomandibular (jaw) Joints (TMJ) or associated musculature, nerves and tissue except as provided under the TMJ benefit section, if applicable.
16. Missed and/or canceled appointments.

# DeltaCare USA

## Limitations and exclusions

### Limitations

1. Any combination of more than six crowns, bridge pontics and/or bridge retainers may result in additional charges.
2. General anesthesia and/or IV sedation are limited to treatment by a contracted oral surgeon and in conjunction with an approved referral.
3. Contract Dentists may offer services that utilize brand or trade names at an additional fee when recommending covered crown(s), bridge pontic(s) and/or bridge retainers.
4. Coverage for treatment provided by a pediatric dentist requires a referral from the enrollee's selected DeltaCare USA contract dentist.
5. Orthodontic treatment costs for enrollees whose coverage has been terminated or canceled will be based on the contract orthodontist's usual fee for treatment. The contract orthodontist will prorate the amount for the number of months remaining to complete treatment. The enrollee pays the contract orthodontist as arranged.
6. Orthodontic treatment in progress is limited to new DeltaCare USA enrollees who, at the time of their original effective date, are in active treatment started under their previous employer sponsored dental plan, as long as they continue to be eligible under the DeltaCare USA program.

### Exclusions

1. Any procedure not listed under the plan's Description of Benefits and Copayments.
2. Any procedure that in the professional opinion of the Contract Dentist:
  - a. has poor prognosis for a successful result and reasonable longevity based on the condition of the tooth or teeth and/or surrounding structures; or
  - b. is inconsistent with generally accepted standards for dentistry.
3. Cosmetic surgery or procedures for purely cosmetic reasons (except external bleaching for home application).
4. Services for congenital (hereditary) or developmental (following birth) malformations except for treatment of newborn children.
5. Porcelain crowns, porcelain fused to metal, cast metal or resin with metal type crowns and fixed partial dentures for children under age 16.

# DeltaCare USA

## Limitations and exclusions

6. Procedures that may include:
  - a. precious metal for removable appliances;
  - b. metallic or permanent soft bases for complete dentures;
  - c. porcelain denture teeth;
  - d. precision abutments for removable partials or fixed partial dentures including but not limited to overlays and related specialized appliances; and/or
  - e. personalization and characterization of complete and partial dentures.
7. Lost or stolen appliances.
8. Procedures, appliances or restoration to diagnose or treat temporomandibular joint (TMJ) conditions.
9. Procedures that may include:
  - a. pre-implant diagnostic and therapeutic services, which are solely done to facilitate the placement of a dental implant including cone beam CT capture and interpretation, bone grafts and/or sinus augmentation;
  - b. post-implant maintenance, osseous surgeries and/or bone grafts; and/or
  - c. removal of a dental implant and all other services associated with a dental implant, unless listed as a covered benefit.
10. Consultations for non-covered benefits.
11. Dental services received from any dental facility other than the assigned contract dentist or a preauthorized dental specialist, except for emergency services as described in the contract and/or evidence of coverage.
12. Dental expenses incurred in connection with any dental or orthodontic procedure started before the Enrollee's eligibility with the DeltaCare USA Program. Examples include: teeth prepared for crowns, root canals in progress, full or partial dentures for which an impression has been taken and orthodontics unless qualified for the orthodontic treatment in progress provision.
13. All related fees for admission, use or stays in a hospital, outpatient surgery center, extended care facility or other similar care facility.
14. Prescription drugs.
15. Changes in orthodontic treatment necessitated by any kind of accident.
16. Composite or ceramic brackets, lingual adaptation of orthodontic bands, Invisalign, or other specialized or cosmetic appliances to standard fixed and removable orthodontic appliances. Self-administered orthodontics are not covered.
17. Treatment or appliances that are provided by a dentist whose practice specializes in prosthodontic services.

# Underwriting guidelines

## **Group size**

### **PPO and DeltaCare USA**

2-99 eligible employees

## **Eligible industries**

See Eligible Industries pages for a complete list of eligible/ineligible industries.

## **Eligible employees**

Full-time, permanent employees. Contract employees (category 1099) are not eligible. Employer must submit either a DE-9C or a complete census of eligible employees in order to verify employer/employee relationship. A group of two cannot be comprised of a dependent relationship (e.g., husband and wife).

## **Eligible dependents**

Spouse (or domestic partner) and dependent children to the end of month when they turn age 26. Dependents in military service are not eligible.

## **Eligible retirees**

Retiree coverage is available in an active employee plan if there is no break in coverage and employer contribution is identical. Coverage must be available to all retirees.

## **Out-of-state enrollees**

### **PPO**

No restrictions for enrollees seeking treatment out of the contract state.

### **DeltaCare USA**

Services under the DeltaCare USA plan must be provided in the contract state except for emergency services.

## **Employer contribution (used to determine participation requirements)**

### **PPO**

Employer may choose to pay 50-100% of the premium under the employer paid plans or 0-49% for voluntary plan selection. Employee contribution must be paid through payroll deductions. Employee contributions for voluntary plans must use pre-tax deductions. Contribution options may vary by plan.

### **DeltaCare USA**

Option A - At least 75% employer paid for employees and dependents.

Option B - At least 75% employer paid for employees.

Option C - Less than 75% employer paid for employees.

# Underwriting guidelines

## **Participation requirements (unless covered elsewhere)**

All plans — If employer contributes 100% of the cost, all eligible employees must enroll.

If employer contributes:

### **PPO**

0-49% (voluntary) — A minimum of five eligible employees must enroll (two for groups with 2-4 eligible employees).

50-74% — The greater of 50% or five must enroll (two for groups with 2-4 eligible employees).

75-99% — The greater with 75% or five must enroll (two for groups with 2-4 eligible employees).

100% — All eligible employees must enroll.

All — If enrolling less than 5 use the 2-4 rates.

### **DeltaCare USA**

0-99% — A minimum of two eligible employees must enroll.

### **Waiving coverage**

Employees who contribute toward the cost of the premium for themselves and/or their dependents and employees/dependents with coverage elsewhere can waive coverage. Employees who do not contribute toward the cost of coverage (100% employer-paid plans) cannot waive coverage — even if they are covered elsewhere.

## **Open enrollment**

Employees who contribute toward the cost of coverage for themselves and/or their dependents, using pretax dollars, may enroll, terminate or change status for themselves and/or all dependents during open enrollment. If pretax dollars are not used, there is no open enrollment allowance, except to switch plans if dual choice is offered.

## **Binder check**

Either a paper binder check for the first month's premium or an Automated Clearing House (ACH) authorization is required.

## **Termination**

Dental coverage will end on the last day of the month when the primary enrollee is no longer eligible. Dependent coverage ends at the end of the month when the dependent turns age 26, or when the primary enrollee's coverage ends.

## **Changing benefits**

Groups can only change benefits at the policy anniversary (renewal).

## **DeltaCare USA dentist**

Enrollees must select, and obtain treatment from, a primary care dentist listed as a DeltaCare USA participating dentist in the contract state.

# Underwriting guidelines

## Waiting period

Applies only to PPO Voluntary plans:

- 12-month waiting period applies to endodontics, periodontics, oral surgery, major services and orthodontics if covered.
- Can be waived for all initial primary enrollees and their dependents when there is no break in coverage. Proof of group's prior comprehensive dental coverage is required (copy of group's prior EOC and last bill).
- New hires and their dependents are subject to the waiting period.

## DeltaCare USA plans

No waiting period

## Dual choice

- This feature is not available in combination with another carrier.
- Rate tier selection must be the same for both plans.

## Dual choice PPO and DeltaCare USA:

Groups can offer their employees a choice between a PPO and a DeltaCare USA plan. The following will apply:

PPO plan must meet the Participation Requirement:

- Minimum of 2 enrolled in each plan.
- When enrolling less than 5 in PPO, use the 2-4 rates.
- Minimum of five primary enrollees in PPO for orthodontic coverage.
- Employer contribution percentage must be identical for both plans.

## Dual choice PPO plans and Core/Buy-Up:

Groups can offer their employees a choice between two PPO plans. The following will apply:

- For the Dual Choice 2 plan with matching premiums, employer contribution is 0-100% of the employee rate. Employer contribution percentage must be identical regardless of which plan is chosen.
- For the Dual Choice 3 plan with different premiums, employer contribution is 0-100% of the employee rate. Employer contribution percentage must be identical regardless of which plan is chosen.
- For Core/Buy-Up, employer contribution for both plans must be no less than 50% of the employee rate on the Core plan.

# Underwriting guidelines

- Regardless of which dual choice or core/buy-up plan is chosen; participation requirements are as follows:
  - 0-49% contribution (N/A for Core/Buy-Up): Minimum of five enrolled.
  - 50-74% contribution: The greater of 50% of eligible employees or five.
  - 75-99% contribution: The greater of 75% of eligible employees or five.
  - 100% contribution: All eligible employees must enroll.
- When offering Delta Dental coverage for a carve out class of employees, the other population cannot have coverage through another carrier.
- Level 2 rating applies to carve-out groups regardless of industry.
- Employer must provide documented proof identifying the carve-out employees.

Primary enrollees and their dependents can switch plans only during open enrollment. Dependents cannot switch independently of the primary enrollee.

## Employee class carve-out

Employers can carve out employee classes (e.g., management/non-management, union/non-union and hourly/salaried employees). The following will apply:

- Stand alone PPO, DeltaCare USA or Dual Choice plans may be offered, but must adhere to all underwriting guidelines and requirements on the carve out population.
- Employer can offer a Delta Dental PPO plan to one population and DeltaCare USA plan to the other population. Underwriting guidelines apply to each of the carve out plans.

## Transferring into the Small Business Program

Existing Delta Dental clients, outside of the Small Business Program, cannot transfer into the Small Business Program.

# Delta Dental PPO

## Eligible/ineligible industries<sup>18</sup>

### Eligible industries

### SIC code

#### Level one

Agriculture, Forestry, Fishing (except seasonal employees #0761-0783) .....	0100-0999
Mining, Oil and Gas Extraction .....	1000-1499
Construction Contractors .....	1500-1799
Manufacturing .....	2000-2699
Printing & Publishing .....	2700-2799
Manufacturing (except Jewelry Manufacturing #3911-3915).....	2800-3999
Transportation .....	4000-4799
Communication (Radio, Telephone, TV/Radio Broadcasting) .....	4800-4899
Utilities .....	4900-4999
Wholesale Trade .....	5000-5199
Retail .....	5200-5510, 5610-5699, 5712-5736, 5912-5999
Finance (Banks, Securities, Credit Agencies).....	6000-6299
Services.....	7100-7220, 7222-7230, 7242-7290, 7300-7318, 7320-7360, 7364-7388, 7390-7630, 7632-7799
Hospitals.....	8062-8069
Public and Private Schools.....	8200-8299
Community Service Organizations/Social Services/ Government Funded Group.....	8300-8399
Museums, Art Galleries & Gardens.....	8400-8499
Engineering, Accounting, Research, Management & Related Services.....	8700-8799
Public Administration (excluding International Affairs #9721) .....	9000-9998

#### Level two

Jewelry Manufacturing.....	3911-3915
Auto Dealerships .....	5511-5599
Restaurants .....	5800-5899
Insurance Carriers/Brokers .....	6300-6499
Real Estate.....	6500-6799
Services.....	7000-7099, 7221, 7291-7299, 7319, 7631
Amusement, Recreation & Entertainment.....	7800-7999
Medical Groups .....	8000-8059 & 8082-8099
Legal .....	8100-8199
Management Carve-out (regardless of industry).....	9999

<sup>18</sup> SIC rate level cannot change for renewing business.

# Delta Dental PPO

## Eligible/ineligible industries<sup>18</sup>

### Ineligible industries

### SIC code

Seasonal Employees (Farm Labor & Mgt, Landscape and Horticultural services) .....	0761-0783
Beauty & Barber Shops .....	7231-7241
Employment Agencies.....	7361-7363
Misc. Business Services.....	7389
Dentist offices, Dental Labs and Medical Labs .....	8021, 8071, 8072
Membership Organizations/Associations <sup>19</sup> .....	8600-8699
Private Households .....	8811
Misc. Services not elsewhere classified.....	8999
International Affairs .....	9721
Seasonal Employees (Christmas/Part-time help) .....	No SIC
High Turnover <sup>20</sup> .....	Varies

### Voluntary PPO eligible industries

All

<sup>18</sup> SIC rate level cannot change for renewing business.

<sup>19</sup> Management and the Administrative staff of Associations, Trusts & Religious Organizations are eligible under Level Two. Use SIC Code 9999.

<sup>20</sup> A business has high turnover if 20% or more of the average number of its employees during the past 12 months were newly hired for reasons other than the growth of the business.

# DeltaCare USA

## Eligible/ineligible industries

### Eligible industries

All except for those identified as ineligible below.

### Ineligible industries

Legal firms and associations  
Seasonal employment  
High turnover<sup>20</sup>

<sup>20</sup> A business has high turnover if 20% or more of the average number of its employees during the past 12 months were newly hired for reasons other than the growth of the business.

# New group submission checklist

After you've received and presented a proposal for one of our Small Business Program plans, the last step is to have the group select a plan and submit all the information necessary to get contracted.

## Group application

The first step in the new group submission process is to ensure that the application is completed properly. You must provide the following information:

- **Applicant information** — A completed group application, including the name of the company applying for coverage, contact at the company, tax and legal details including tax ID number and contract situs
- **Benefits** — Product selection, plan design and any optional features (options are designated, so simply select options the group has chosen that meet the underwriting guidelines)
- **Contribution and participation** — Rates and contribution level(s)
- **Rates and enrollment, as well as eligibility information** — Number of eligible and enrolled employees, type(s) of eligible employees and dependents, and eligibility period selection
- **Broker and general agent information** — A completed broker section, including contact, license and commissions details
- **Electronic delivery of documents** — Ensure that your client consents to receiving electronic documents

# New group submission checklist

The application must be signed and dated, include the location where it was signed and the complete broker or agent information, and be submitted to the general agent. After the general agent confirms that the group meets the criteria, the rates are correct, and all the necessary information has been provided, the general agent will sign their section of the application. The packet of group information is then sent to a Third-Party Administrator (TPA) for new group processing and implementation.

## **Additional required forms and documentation**

When you submit an application, you must also submit this information:

- Enrollment forms or census enrollment (if applicable)
- Copy of binder check from the group, or the group's ACH authorization for initial payment
- State-required quarterly wage report (DE-9C) or complete census of eligible employees for proof of employer/employee relationship

If your group is applying for a voluntary plan, provide a copy of the last invoice and Evidence of Coverage booklet from the previous carrier. These will determine whether the benefit waiting period can be waived.

Delta Dental's Small Business Program is here to help you shine. We provide specialized support and dedicated contacts for small business service and sales.

To learn more, visit our broker small business site at [deltadentalins.com/brokers/small-business.html](https://deltadentalins.com/brokers/small-business.html). Here you'll find information about selling, resources, commissions, and more.

## Contact Us

Contact your general agent or Delta Dental sales representative for more information, or to get a quote. Find contact information and more at [deltadentalins.com/brokers/small-business.html](https://deltadentalins.com/brokers/small-business.html).



Delta Dental PPO and DeltaCare USA are underwritten by Delta Dental of California, a member of the Delta Dental Plans Association.

This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Limitations and/or waiting periods may apply for some benefits; some services and procedures may be excluded from the plan. Contact your general agent or consult proposal/solicitation materials for complete information.