

Here's everything you need to get the dental coverage you want... from the nation's preferred dental benefits provider!

You made a wise decision when you requested this information about Delta Dental's Individual and Family™ plans. Since good oral health has been linked to overall health, keeping your teeth and gums clean and healthy will benefit how you look and feel... helping you maintain an active lifestyle.

Enrolling in your choice of dental and vision plans is as easy as 1-2-3!

In this enrollment package, you'll find everything you need to enroll in the Delta Dental Individual and Family plan of your choice.

Step 1: Review this letter and the enclosed brochure and compare your options.

Step 2: Decide on the dental and optional vision plans that best fit your needs and budget, and determine who you want to cover.

Step 3: Visit smilepoweraz.com to enroll online. You'll be on your way to having the valuable dental and vision protection you need in no time!

Monthly premium rates for each of our plans are listed on the back of this letter.

If you have questions or need help with your application, call us at 800.894.2701 or visit smilepoweraz.com.

You have a choice of Delta Dental plans, so it's easy to find a plan to fit your budget and oral health needs. Highlights include:

- **Free Until Three™** – Because good oral health starts at infancy, our plans encourage parents/guardians to get regular checkups for their kids with the Free Until Three™ feature. Simply put, there is no charge to cover eligible dependents under the age of 3.
- **Plans with no waiting periods** – Our Copper and Turquoise dental plans have no waiting periods, giving you full access to covered benefits from day one.
- **Affordable monthly premium rates** – Depending on the plan you choose, rates are as low as \$19.94 per person, per month.

Because both oral health and eye health are essential to overall health, most of our dental plans have an optional vision plan add-on.

Thank you for your interest in Delta Dental. We look forward to serving you now and for years to come!

Sincerely,



Craig Livesay
Chief Operating Officer
Delta Dental of Arizona

Monthly **dental premium rates** are by age band and charged per person, per month:

Rates (per person, per month)	Mesquite Plan-762	Saguaro Plan-763	Agave Plan-764	Cholla Plan-765	Copper Plan-766	Turquoise Plan-767
Free Until Three™	\$0	\$0	\$0	\$0	\$0	\$0
Age 3-19	\$39.23	\$27.45	\$21.83	\$19.94	\$31.13	\$24.01
Age 20-54	\$42.92	\$28.95	\$22.66	\$19.94	\$32.83	\$24.93
Age 55+	\$60.84	\$45.38	\$33.22	\$19.94	\$49.88	\$36.54

Monthly **vision premium rates** (if adding on vision) are by age band and charged per person, per month:

Rates (per person, per month)	Vision Plan-100
Free Until Three™	\$0
Age 3-19	\$9.77
Age 20-54	\$9.77
Age 55+	\$9.77

Please Note:

Enclosed brochure shows certain plans offered on smilepoweraz.com.

Please visit smilepoweraz.com or call 800.894.2701 for the latest plan information and rates.

Monthly premiums may be different based on plan choice, age, location, number of people insured, their age and relationship to you. Plan designs and rates are subject to change. Limitations and exclusions may apply. See benefit booklets for full plan details.

Vision coverage is an optional add-on to your dental policy for the Mesquite, Saguaro, Agave, Cholla, Copper or Turquoise plans and cannot be purchased separately.

Questions?

Call **800.894.2701** or visit **smilepoweraz.com**.

DELTA DENTAL INDIVIDUAL AND FAMILY™

Popular Plans



Adults with dental coverage are **50% more likely to visit the dentist at least once a year.**³

Our popular plans feature:

- Affordable monthly premiums starting at under \$20¹
- Free Until Three™ - No charge for kids under age 3²
- Up to \$2,000 annual maximum

Coverage Options:

Annual Maximum⁴ Per person, per benefit year
Deductible^{4, 5} Per person, per benefit year
Covered Dental Services⁶
Type 1: Preventive Services Exams • Cleanings • Fluoride treatment Space maintainers ⁷ • Sealants
Type 2: Basic Services Bitewing X-rays • Full-mouth/panoramic X-rays Periodontal maintenance • Simple extractions ⁷ Composite/tooth-colored and amalgam fillings ⁷
Type 3A: Major Services – 6-month waiting period⁸ Gum disease treatment • Root canals Surgical extractions • General anesthesia Denture relines, rebases and adjustments Repairs to crowns, dentures and bridges
Type 3B: Major Services – 9-month waiting period⁸ Implants • Crowns • Complete and partial dentures • Bridges

Delta Dental PPO™

	Mesquite Plan-762	Saguaro Plan-763	Agave Plan-764	Cholla Plan-765
Annual Maximum	\$2000	\$1500	\$1000	Unlimited
Deductible	\$50	\$50	\$50	\$25
Covered Dental Services	You Pay	You Pay	You Pay	You Pay
Type 1: Preventive Services	0%	0%	10%	0% ⁷
Type 2: Basic Services	20%	40%	60%	50% ⁷
Type 3A: Major Services – 6-month waiting period ⁸	50%	60%	70%	Not Covered
Type 3B: Major Services – 9-month waiting period ⁸	50%	60%	70%	Not Covered

Great for seniors!

Great for families!

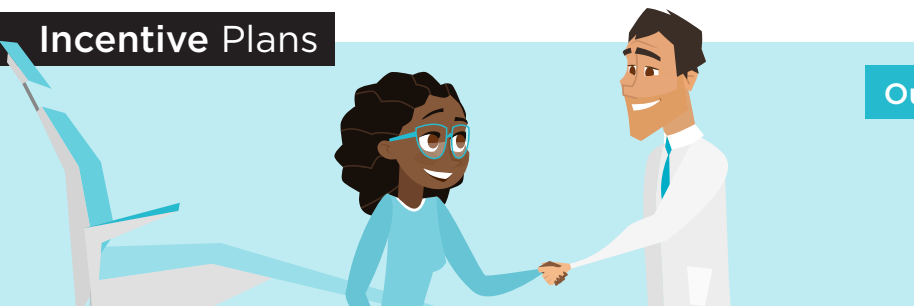
FAQs

- Why are the popular plans good for those with prior coverage?**
If you have prior PPO/Indemnity coverage, waiting periods may be waived on the Mesquite, Saguaro, Agave and Cholla plans. This allows you full access to covered benefits from day one.⁸
- How much do these dental plans cost?**
It depends on the plan you choose. We have plans as low as \$19.94 per person/month.²
- What is Free Until Three™?**
Because good oral health starts at infancy, our plans encourage parents to get regular checkups for their kids with the Free Until Three™ feature. Simply put, there is no charge to cover dependents under the age of 3.¹
- Where do I get more information?**
To learn more about plan specifics or to enroll, call 800.894.2701 or visit smilepoweraz.com.

¹As of 8/20/2021, pricing for the Cholla Plan-765 is \$19.94 per member/month. Rates are subject to change and vary by plan. ²Primary subscriber must be 18+ to enroll an eligible dependent via the Free Until Three™ feature. See plan booklet for more info. ³2014 Delta Dental Oral Health & Well-being Survey. ⁴Deductible and annual maximum benefit amounts represent a combination of all networks and are not cumulative. ⁵Deductible applies to all services. ⁶This dental plan reimburses all procedures based on the Delta Dental PPO fee. Premier and out-of-network dentists may bill you for charges above the allowed Delta Dental PPO fee. As a result, you may incur higher out-of-pocket costs when seeing a Premier or out-of-network dentist. ⁷Space maintainers, simple extractions and fillings are not covered services on the Cholla Plan. ⁸Waiting period may be waived if covered under a prior PPO/Indemnity plan with no more than a 63-day gap in coverage. The granting of a waiver is in the sole discretion of DDAZ.
Arizona Dental Insurance Service, Inc. dba Delta Dental of Arizona. DDAZ-0230-rev0821

DELTA DENTAL INDIVIDUAL AND FAMILY™

Incentive Plans



Our incentive plans feature:

- No waiting periods
- Free Until Three™ - No charge for kids under age 3⁹
- Up to \$2,000 annual maximum

Adults who report good oral health are almost 2x as likely to report good or better overall well-being.¹⁰

Delta Dental PPO™

Coverage Options:

Annual Maximum¹¹
Per person, per benefit year

Deductible^{11, 12}
Per person, per benefit year

Covered Dental Services¹³

Type 1: Preventive Services

Exams • Cleanings • Fluoride treatment
Space maintainers • Sealants

Type 2: Basic Services

Bitewing X-rays • Full-mouth/panoramic X-rays
Periodontal maintenance • Simple extractions
Composite/tooth-colored and amalgam fillings

Type 3A: Major Services

Gum disease treatment • Root canals
Surgical extractions • General anesthesia
Denture relines, rebases and adjustments
Repairs to crowns, dentures and bridges

Type 3B: Major Services

Implants • Crowns • Complete and partial dentures • Bridges

Copper Plan-766

Year One	Year Two	Year Three
\$1500	\$1750	\$2000
\$50	\$50	\$50

You Pay

0%	0%	0%
60%	40%	20%
70%	60%	50%
70%	60%	50%

Turquoise Plan-767

Year One	Year Two	Year Three
\$1000	\$1250	\$1500
\$50	\$50	\$50

You Pay

20%	10%	0%
70%	60%	50%
70%	60%	50%
70%	60%	50%

NO WAITING PERIODS!

Great for seniors, young professionals and families!

FAQs

What is unique about the incentive plans?

The Copper and Turquoise plans reward members for maintaining dental coverage. The amount you pay for covered services decreases for the first three years you are enrolled in the plan.

How much do these dental plans cost?

It depends on the plan you choose. We have plans as low as \$19.94 per person/month.¹⁴

What is Free Until Three™?

Because good oral health starts at infancy, our plans encourage parents to get regular checkups for their kids with the Free Until Three™ feature. Simply put, there is no charge to cover dependents under the age of 3.⁹

Where do I get more information?

To learn more about plans specifics or to enroll, call 800.894.2701 or visit smilepoweraz.com.

⁹Primary subscriber must be 18+ to enroll an eligible dependent via the Free Until Three™ feature. See plan booklet for more info. ¹⁰2014 Delta Dental Oral Health & Well-being Survey. ¹¹Deductible and annual maximum benefit amounts represent a combination of all networks and are not cumulative. ¹²Deductible applies to all services. ¹³This dental plan reimburses all procedures based on the Delta Dental PPO fee. Premier and out-of-network dentists may bill you for charges above the allowed Delta Dental PPO fee. As a result, you may incur higher out-of-pocket costs when seeing a Premier or out-of-network dentist. ¹⁴As of 8/20/2021, pricing for the Cholla Plan-765 is \$19.94 per member/month. Rates are subject to change and vary by plan.

DELTA DENTAL INDIVIDUAL & FAMILY™ VISION PLAN - 100

Vision Care Services ¹	Member Cost In-Network ²
Exam with Dilation as Necessary	\$10 copay
Fundus Photography Benefit	Up to \$39
Exam Options	
Standard Contact Lens Fit and Follow-up	Up to \$40
Premium Contact Lens Fit and Follow-up	10% off retail price
Frames	
Any available frame at provider location	\$0 copay; \$130 allowance, 20% off balance over \$130
Standard Plastic Lenses	
Single Vision	\$10 copay
Bifocal	\$10 copay
Trifocal	\$10 copay
Lenticular	\$10 copay
Standard Progressive	\$70 copay
Premium Progressive	\$70 copay, 80% of charge less \$120 allowance
Lens Options	
UV Treatment	\$12
Tint (Solid and Gradient)	\$12
Standard Plastic Scratch Coating	\$12
Standard Polycarbonate - Adults	\$35
Standard Polycarbonate - Kids under 19	\$35
Standard Anti-Reflective Coating	\$40
Premium Anti-Reflective	80% of charge
Polarized	30% off retail price
Other Add-ons	30% off retail price
Contact Lenses (materials only)	
Conventional	\$0 copay, \$130 allowance, 15% off balance over \$130
Disposable	\$0 copay, \$130 allowance, plus balance over \$130
Medically Necessary	\$0 copay, paid-in-full
Laser Vision Correction	
Lasik or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price
Frequency	
Examination	Once every 12 months
Lenses or Contact Lenses	Once every 12 months
Frame	Once every 12 months

ADVANTAGE NETWORK HIGHLIGHTS

Choice of independent and retail providers

More than 70,000 provider access points in the U.S.³

Online, in-network options for glasses and contacts

YOU'LL LOVE

Access to top brands like Ray-Ban, Oakley and more

Free Until Three™.4 - No charge to cover kids under age 3

ADDITIONAL SAVINGS

40%
discount on hearing exams through Amplifon⁵

40%
discount on additional complete pairs of glasses⁵

- AND MORE -

EyeMed's Advantage network consists of:



DELTA DENTAL INDIVIDUAL & FAMILY™ VISION PLAN - 100

FAQs

Which EyeMed network does this plan use?

This plan uses EyeMed's Advantage network of more than 4,500 providers in Arizona and 70,000 providers in the U.S.³

How do I know if my vision provider is in-network?

Visit www.eyemedvisioncare.com/locator and choose the Advantage network to find a vision provider near you.

What is Free Until Three™,4?

The American Optometric Association recommends a first eye exam with an optometrist or ophthalmologist between 6 months and 1 year of age. Because many eye disorders can occur in early childhood and may affect a child's ability to learn, our plan encourages parents to get eye exams for their kids with the Free Until Three™ feature. Simply put, there is no charge to cover dependents under the age of 3.

Are out-of-network benefits available on this vision plan?

Yes, some services may be covered if you see an out-of-network provider. However, you will pay billed charges at the time of service. You may then submit for reimbursement for covered out-of-network services. Out-of-network reimbursements are limited to \$30 for exam with dilation; \$65 for frames; \$25-\$55 for standard plastic lenses and \$104-\$210 for contact lenses, as set forth in the plan booklet. Please see the plan booklet for specific information on out-of-network benefits.

Can I enroll in a vision plan without buying dental coverage?

Both oral health and eye health are essential to overall health. DeltaVision is an optional add-on to your dental policy and cannot be purchased separately.

Where do I get more information?

To learn more about plan specifics or to enroll, call 800.894.2701 or visit smilepoweraz.com.

¹For full coverage specifics, including frequencies, exclusions and limitations, refer to the vision plan booklet.

²Out-of-network coverage may be available for some vision care services. See plan booklet for more info.

³EyeMed internal data, January 2020

⁴Primary subscriber must be 18+ to enroll an eligible dependent via the Free Until Three™ feature. See plan booklet for more info.

⁵See plan booklet for more info.