△ DELTA DENTAL®

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Delta Dental of Idaho offers everything you would expect — and more — in our individual and family plan options from the state's leader in dental benefits:

- Competitive rates with automatic monthly payments
- Quality coverage options for your entire family
- The freedom to choose any dentist from our extensive network
- Outstanding customer service

GrinWell Prime[™]

GrinWell *Prime* is ideal for individuals who want the best-in-class dental benefits. With no deductible and a high annual maximum of \$2,000 per benefit period, this plan has been designed with your healthiest smile in mind. Protect your entire family for about \$175* a month.

GrinWell Plus[™]

GrinWell *Plus* offers the greatest coverage from the widest choice of providers in our network. Members may see any network dentist, and do not have to pay out of pocket for preventive care. Coverage maximums increase each year for the first three years. Protect your entire family for about \$122* a month.

Clear Plan^{sм}

The newest kind of dental plan, designed to take the guesswork out of dental expenses. Members know before they go to the dentist what their share of the cost of any service will be. There are no deductibles, no waiting periods for benefits to begin, and no percentages to worry about.

GrinWell Essential^{s™}

GrinWell *Essential* is a great option for highly affordable dental coverage that covers preventive care and basic services, with low copays and no deductible. Members pay a percentage for services like fillings and extractions, and the plan pays the rest. A whole family can be covered for about \$76* a month.

GrinWell Prevent[™]

GrinWell *Prevent* is our most affordable dental plan — about \$60* a month to cover preventive care for your entire family. There are no out-of-pocket costs for preventive services, no copays, no deductible and no annual dollar maximums to worry about.

*Premiums stated above are for an adult couple between the ages of 35-44 with one child.

Orthodontic Discount Plan

Members receive a discounted fee for adult and child orthodontic treatment.

This is a value-added service and is not insurance.

Why choose Delta Dental? We're passionate about people and oral health.

Having a good dental benefits plan not only helps promote a healthy smile, but it can greatly improve one's overall health and productivity.

With the nation's largest provider network, Delta Dental covers more people, and has more participating dentists than any other dental benefits program around. We're pleased to cover more than 68 million people nationwide!*

For over 60 years, members have relied on Delta Dental to provide outstanding benefits, caring customer service and easy claims processing. No wonder more people trust their precious smiles to Delta Dental!



Learn more. Get a quote. Or enroll. Visit www.deltadentalid.me or call 1-855-713-3582 today!

Services highlighted in this brochure represent a partial listing of covered services. There may be limits on how many times participants can use certain services in a year. Please see Delta Dental Policies/Contracts for a full listing of benefits and services and the cost for these services, which can be found at www.deltadentalid.me.

*deltadental.com. Delta Dental by the Numbers.

Smile!

Here's your choice of quality dental plans ... from the nation's preferred

dental benefits provider!



Delta Dental of Idaho 2018 Plans For Individuals & Families



At-A-Glance Comparison of Plan Benefits



PLAN BENEFIT	GrinWell <i>Prime</i> ™	GrinWell <i>Plus</i> ™	Clear Plan sM No deductible. You pay:	GrinWell Essential SM % you pay after your \$15 Procedure Copay:	GrinWell <i>Prevent</i> sM % you pay:
	% you pay:	% you pay after your \$50 deductible:			
Cleanings	0%	0%	\$60 (once every 6 months)	O%**	0%
Exams	0%	0%	\$0 (included in checkup)	O%**	0%
Bitewing X-rays	0%	0%	\$0 (included in checkup)	0%**	0%
Fillings ^{††}	20% (6-month waiting period)*	20% (6-month waiting period)*	\$90 (one every 2 years per tooth)	50% (6-month waiting period)*	N/A
Non-Surgical Extractions ^{††}	40% (6-month waiting period)*	50% (6-month waiting period)*	\$90	50% (6-month waiting period)*	N/A
Crowns ⁺⁺	40% (12-month waiting period)*	50% (12-month waiting period)*	\$500 (one every 12 months)	N/A	N/A
Root Canals ^{††}	40% (12-month waiting period)*	50% (12-month waiting period)*	\$400 (two every 12 months)	N/A	N/A
PLAN COMPARISON					
Maximum Plan Pays (per benefit period)	\$2,000	\$1,000 / \$1,250 / \$1,500 Year 1 Year 2 Year 3	\$1,250 / No maximum Year 1 Subsequent years	\$1,000	N/A
Deductible (per benefit period)	N/A	\$5O [†]	N/A	\$ O	\$0
Procedure Copay (per procedure performed)	\$0	\$O	\$ O	\$15	\$0
Annual Contract Required	Yes	Yes	Yes	Yes	Yes
MONTHLY RATES/AGE BANDS:					
0-18	\$53.60	\$38.65	\$33.60	\$25.70	\$20.85
19-24	\$53.60	\$38.65	\$33.60	\$25.20	\$20.85
25-34	\$57.50	\$40.05	\$38.30	\$25.30	\$19.60
35-44	\$61.05	\$41.70	\$42.20	\$25.30	\$19.60
45-54	\$70.75	\$47.40	\$46.10	\$26.15	\$20.40
55-64	\$76.95	\$50.70	\$49.25	\$27.95	\$21.60
65+	\$80.55	\$52.70	\$50.85	\$28.95	\$22.40

^{*}The waiting period can be waived if subscriber has prior credible dental coverage and enrolls within 30 days of loss of that coverage.

Delta Dental of Idaho complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-(800) 356-7586. 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-(800) 356-7586。

Questions about our plans? We have answers.

Who can purchase a plan?

Coverage is available to all permanent residents of Idaho. Spouses and/or dependent children are also eligible. Coverage can be purchased by singles, two-person households or families.

Can I use my own dentist?

You can receive care from any licensed dentist. To receive any benefits from your plan, you must choose from any Delta Dental PPOSM or Delta Dental Premier* participating dentist. Find yours by visiting **deltadentalid.me**.

Can I get dental coverage if I am part of a Medicare plan?

Yes. You will want to review your Medicare Advantage or Medicare Supplement plan to determine if dental coverage is included or if you need to purchase additional dental benefits.

What happens when I travel?

Delta Dental coverage goes wherever you go in or out of the state, to secondary residences or with college students as they travel across the country. You'll have peace of mind knowing your dental needs are taken care of!

What services are not covered?

For a complete listing of benefits, terms, limitations and exclusions of all of our individual plans, please go to **deltadentalid.me** or call **1-855-713-3582**.

How soon can I have coverage?

Your policy could be in effect on the first day of the month following approval of your application, if you apply before the 15th of the prior month.

Is it easy to enroll?

Yes! The fastest way to enroll is to visit our website at **deltadentalid.me** or call us toll-free at **1-855-713-3582**, 7:30 a.m. – 5:30 p.m., Monday – Thursday or 8 a.m. – 12 p.m. Friday, Mountain Time.

^{**\$15} copay per office visit that includes an exam, bitewing x-rays, fluoride and cleaning.

[†]Does not apply to diagnostic and preventive services.

^{††}Deductible applies only to services noted above.

<u>Please Note</u>: 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. <u>Please visit our website at deltadentalid.me or call 1-855-713-3582 for the latest plan information and rates.</u> There may be limits on how many times you can use certain services in a year. <u>See plan for coverage specifics.</u> Exchange-certified plans are also available; visit www.deltadentalid.me for more information.