

## Plan Comparison for Individuals & Families

*Delta Dental of Oklahoma is part of the nation's oldest and largest dental benefits company. Our plan includes the Delta Dental PPO and Premier networks for maximum network access.*

The Plan you selected is highlighted below. To make your decision easier, we have included our alternative plan for comparison.

Plan Information	Annual Maximum Benefit	Annual Maximum Out-of-Pocket	Annual Maximum Out-of-Pocket	Annual Deductible	Preventive & Diagnostic Services	Basic Services*	Major Services**	Orthodontic Services***
<b>High Plan</b>	\$1,500	\$350	\$700	\$25 Per Person	Co-Insurance = <b>0%</b> <u>No</u> deductible.	Co-Insurance = <b>20%</b> \$25 Deductible applies.	Co-Insurance = <b>50%</b> \$25 Deductible applies.	Co-Insurance = <b>50%</b> <u>No</u> deductible.
<b>Low Plan</b>	\$1,500	\$350	\$700	\$100 Per Person	Co-Insurance = <b>0%</b> \$100 Deductible applies.	Co-Insurance = <b>40%</b> \$100 Deductible applies.	Co-Insurance = <b>50%</b> \$100 Deductible applies.	Co-Insurance = <b>50%</b> <u>No</u> deductible.
Additional Information	Applies to covered persons <u>age 19 or older.</u>	For <u>one</u> covered person to <u>age 19.</u>	For <u>two or more</u> covered persons to <u>age 19.</u>	Deductible is applied on a per covered person basis.	Examples: routine oral exams, cleanings, x-rays	Examples: fillings, non-surgical extractions++, root planing & scaling	Examples: bridges, surgical extractions++, oral surgery, crowns	Applies to covered persons to <u>age 19.</u>
Coverage Options	Individual Only	Individual + Spouse	Individual + 1 Dependent	Individual + 2 Dependents	Individual + 3 or More Dependents	Individual + Spouse + 1 Dependent	Individual + Spouse + 2 Dependents	Individual + Spouse + 3 or More Dependents
<b>High Plan Monthly Rate</b>	\$42.74	\$85.48	\$68.38	\$106.85	\$141.04	\$111.12	\$149.59	\$183.78
<b>Low Plan Monthly Rate</b>	\$35.72	\$71.44	\$57.15	\$89.30	\$117.88	\$92.87	\$125.02	\$153.60

- Dependent children are eligible for coverage to age 26.
- Deductibles and Co-Insurance will apply to Maximum Out-of-Pocket.
- Co-Insurance = The percentage you will pay for covered services.
- Maximum Out-of-Pocket does not apply to out-of-network services.
- Covered persons utilizing a non-network dentist may be subject to additional dental expenses and responsibilities.

- \* Six (6) month specific benefit limitation period applies to covered persons age 19 or older.
- \*\* Twelve (12) month specific benefit limitation period applies to covered persons age 19 or older.
- \*\*\* Only medically necessary orthodontic treatment or services, as determined by Delta Dental, are covered benefits.
- ++ The surgical or non-surgical removal/extraction of third molars must be medically necessary, based upon Delta Dental guidelines.

**Delta Dental of Oklahoma**  
 P.O. Box 103  
 Stevens Point, WI 54481

**Need Assistance?**  
 Enrollment & Premium Inquiries:  
 1-888-899-3736

**Website:**  
[www.DeltaDentalCoversMe.com](http://www.DeltaDentalCoversMe.com)

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# Why Do You Need A Delta Dental Benefits Plan?

You know it's important to floss, brush and eat healthy, but why is it essential to have dental benefits and visit the dentist regularly?

## The Delta Dental Difference

### Most Experienced:

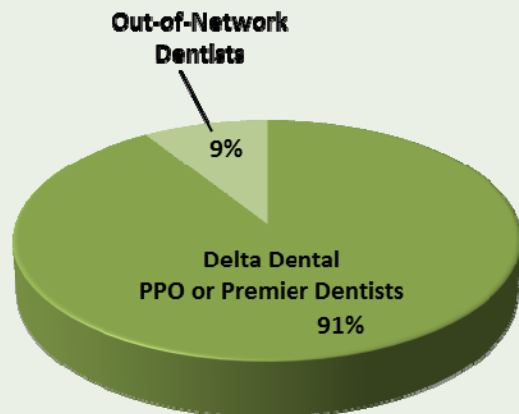
Delta Dental is the oldest, largest, and most experienced leading provider of dental benefits in the state and the nation. Since our beginning in 1954, dental benefits have always been our **primary** focus.

### Not-for-Profit:

As a not-for-profit company, Delta Dental's mission is to provide access to affordable dental benefit programs that are designed to help improve the oral health of our members.

### Largest Dental Networks:

When it comes to network access, Delta Dental offers the largest dental networks in the nation, and we always have. Providing dental network access is very important in meeting the needs of our members. Having access to the largest networks provides maximum savings, resulting in very satisfied members.



### By enrolling with Delta Dental today:

- **You are committing to better oral health.**  
There is no substitute for regular visits to the dentist
- **You are increasing confidence in yourself.**  
People notice a bright and healthy smile.
- **You are saving money.**  
Spend less money on dental visits for years to come.
- **You are eliminating hassles.**  
The participating dentist files all your paperwork.
- **You are more likely to visit a dentist.**  
Individuals with dental benefits are twice as likely to visit a dentist than those without dental benefits.

### FOR YOUR HEALTH:

**Did you know...** oral health affects your overall health, and with routine visits, dentists can spot potential risks, including oral cancer? In fact, dental professionals can spot symptoms of more than 120 diseases elsewhere in the body during a simple dental checkup.

### FOR YOUR FAMILY:

**Did you know...** according to the Surgeon General, children miss 51 million school hours each year because of dental-related illnesses? Families with dental benefits are much more likely to receive regular preventive care.

### FOR YOUR APPEARANCE:

**Did you know...** more than 85% of people say the first thing they notice is someone's healthy, bright smile? Regular check-ups and cleanings are covered benefits with Delta Dental, which help keep your smile healthy and radiant.

### FOR YOUR BUDGET:

**Did you know...** for every \$1 spent on preventive oral-health care, as much as \$50 is saved on future emergency and restorative procedures? The bottom line... dental benefits save you money now and help you avoid expensive treatment costs in the future. Pay a little now or a lot later.

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