

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

Plans Breakdown:

To give our customers flexibility in choosing a dental plan, we created several possible health exchange plan combinations. There are two pediatric plans (Preferred and Basic) and two adult plans (Smile Complete Adult and Smile Adult) all of which can be combined or purchased as a stand-alone plan.

Smile Complete Adult

Smile Complete Adult plans offer the greatest coverage of our exchange certified plans. With a high annual maximum of \$1,500 and major services covered at 50%, this plan has been designed with your healthiest smile in mind.

Smile Adult

With a lower premium geared towards basic and preventive services, Smile Adult plans are perfect for healthy adults who don’t need comprehensive services such as crowns or root canals. Preventive services such as cleanings and x-rays are covered at 100% so you can feel good about scheduling your dentist appointment regularly.

Preferred Pediatric

Preferred pediatric plans are designed for children who may need additional services such as fillings or non-surgical extractions, both of which are covered at 70%. Preventive services such as cleanings and x-rays are covered at 100%, making this plan the top choice of many Idaho families.

Basic Pediatric

Often times, kids just need to visit the dentist regularly to maintain good oral health. The Basic Pediatric plan is designed to cover routine dentist visits such as cleanings and x-rays.

Orthodontic Discount Plan

Members receive a discounted fee for adult and child orthodontic treatment. This is a value-added service and is not insurance.

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。

< See inside for a side-by-side comparison of plan benefits!

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 **1-855-703-3582** 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 Health Exchange Plans
For Individuals & Families



At-A-Glance Comparison of Plan Benefits

PLAN BENEFIT <small>You pay the percentages below after the deductible has been met</small>	Smile Complete Adult Preferred Pediatric		Smile Complete Adult Basic Pediatric		Smile Adult Preferred Pediatric		Smile Adult Basic Pediatric	
	Child	Adult	Child	Adult	Child	Adult	Child	Adult
Cleanings	0%	0%	0%	0%	0%	0%	0%	0%
Exams	0%	0%	0%	0%	0%	0%	0%	0%
Bitewing X-rays	0%	0%	0%	0%	0%	0%	0%	0%
Fillings*	30%	20%**	60%	20%**	30%	50%**	60%	50%**
Non-Surgical Extractions*	30%	50%**	60%	50%**	30%	50%**	60%	50%**
Crowns*	50%	50%***	60%	50%***	50%	100%	60%	100%
Root Canals*	30%	50%***	60%	50%***	30%	100%	60%	100%
Orthodontia <small>Medically necessary only 24 month waiting period</small>	50%****	N/A	50%****	N/A	50%****	N/A	50%****	N/A
PLAN COMPARISON								
Maximum Plan Pays	N/A	\$1,500	N/A	\$1,500	N/A	\$1,000	N/A	\$1,000
Deductible	\$25 [†]	\$50 [†]	\$75 <small>Applies to all services</small>	\$50 [†]	\$25 [†]	\$75 [†]	\$75 <small>Applies to all services</small>	\$75 [†]
Out-of-Pocket Maximum <small>In-Network</small>	\$350 for 1 child/\$700 for 2 or more children	N/A	\$350 for 1 child/\$700 for 2 or more children	N/A	\$350 for 1 child/\$700 for 2 or more children	N/A	\$350 for 1 child/\$700 for 2 or more children	N/A
Out-of-Pocket Maximum <small>Out-of-Network</small>	\$2,000	N/A	\$2,000	N/A	\$2,000	N/A	\$2,000	N/A
MONTHLY RATES/AGE BANDS:								
0-18	\$34.60		\$28.40		\$34.60		\$28.40	
19-24	\$40.20		\$40.20		\$26.25		\$26.25	
25-34	\$41.65		\$41.65		\$26.35		\$26.35	
35-44	\$43.40		\$43.40		\$26.35		\$26.35	
45-54	\$49.30		\$49.30		\$27.20		\$27.20	
55-64	\$53.25		\$53.25		\$29.25		\$29.25	
65+	\$53.25		\$53.25		\$29.25		\$29.25	

* Once per tooth per lifetime up to a lifetime maximum of \$900.
 ** 6 month waiting period applies.
 *** 12 month waiting period applies.
 **** Medically necessary only, 24 month waiting period applies.

[†] Does not apply to diagnostic and preventive services such as cleanings, exams, or bitewing x-rays.
 Waiting periods can be waived if subscriber has prior credible dental coverage and enrolls within 30 days of loss of that coverage. No additional premium cost after the third enrolled child.
Please Note: 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.
Please visit our website at deltadentalid.me or call 1-855-703-3582 for the latest plan information and rates. There may be limits on how many times you can use certain services in a year.
 See plan contract for coverage specifics. Non-Exchange-certified plans are also available; visit www.deltadentalid.me for more information.

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?

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 1-855-703-3582.

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 1-855-703-3582, 8 a.m. – 5 p.m., Monday – Thursday or 8 a.m. – 4 p.m. Friday, Mountain Time.