

Individual and Family Plan Options

ACA Overview



We offer everything you would expect — and more — in our individual and family plan options:

 **Competitive rates**
with automatic monthly payments

 **The freedom to choose**
any dentist from our extensive network

 **Quality coverage**
options for your entire family

 **Outstanding**
customer service

GREATEST COVERAGE OF OUR EXCHANGE CERTIFIED PLANS FOR ADULTS AND CHILDREN.

Smile Complete Adult + Preferred Pediatric

- + \$1,500 annual maximum (*adults only*).
- + Major services covered at 50%.
- + 70% coverage for fillings (*children*).

DESIGNED WITH YOUR HEALTHIEST SMILE IN MIND.

Smile Complete Adult + Basic Pediatric

- + \$1,500 annual maximum (*adults only*).
- + Major services covered at 50%.
- + 40% coverage for fillings (*children*).

BASIC COVERAGE FOR ADULT ROUTINE VISITS PAIRED WITH COMPREHENSIVE COVERAGE FOR CHILDREN.

Smile Adult + Preferred Pediatric

- + \$1,000 annual maximum (*adults only*).
- + Fillings or non-surgical extractions, covered at 50% for adults and 70% for children.
- + Cleanings, X-rays, other preventive services covered at 100%.

DESIGNED TO COVER ROUTINE DENTIST VISITS SUCH AS CLEANINGS AND X-RAYS.

Smile Adult + Basic Pediatric

- + \$1,000 annual maximum (*adults only*).
- + Fillings or non-surgical extractions covered at 50% for adults.
- + Cleanings, X-rays, and other preventive services are covered at 100%.

INFORMATION DETAILS

Contact Us

Please visit our website at deltadentalid.me or call **1-855-713-3582** 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.

MOST COST-FRIENDLY PLAN WITH PREVENTIVE COVERAGE FOR ADULTS AND BASIC COVERAGE FOR CHILDREN.

Smile Essential Adult + Smile Basic Pediatric

- + \$1,000 annual maximum (*adults only*).
- + Only periodontal maintenance and composite fillings covered at 40%.
- + Lower premium.
- + Cleanings and X-rays, other preventive services, are covered at 100%.

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

Why choose Delta Dental?

We're passionate about people and their oral health.

 **Leader in Dental Benefits**
Delta Dental of Idaho is the state's leader in dental benefits.

 **50 years**
Protecting smiles for over 50 years!

 **Customer Service**
Caring, local customer service agents.

 **Outstanding benefits**

 **Easy claims processing**

 **152,000+**
More than 152,000 participating dentists nationwide.

 **80 million**
Delta Dental covers more than 80 million people nationwide.*

 **we've got you.**

Having a good dental benefits plan helps promote a healthy smile; it can greatly improve one's overall health and productivity, too!

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



we've got you.




DELTA DENTAL OF IDAHO

2027 Affordable Care Act Dental Plans for Individuals & Families

 **Smile!** Here are your choices of quality dental plans from the nation's preferred dental benefits provider!

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

At-A-Glance Comparison of plan benefits and what you pay

Plan Benefit	Smile Complete Adult + Preferred Pediatric		Smile Complete Adult + Basic Pediatric		Smile Adult + Preferred Pediatric		Smile Adult + Basic Pediatric		Smile Essential Adult + Basic Pediatric	
	Child	Adult	Child	Adult	Child	Adult	Child	Adult	Child	Adult
Cleaning	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Exams	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Bitewing X-rays	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fillings	30%	20%*	60%	20%*	30%	50%*	60%	50%*	60%	60%* Only perio maintenance and composite fillings
Non Surgical Extractions	30%	50%*	60%	50%*	30%	50%*	60%	50%*	60%	N/A
Root Canal	30%	50%**	60%	50%**	30%	N/A	60%	N/A	60%	N/A
Crowns	50%	50%**	60%	50%**	50%	N/A	60%	N/A	60%	N/A
Orthodontia	50% Medically Necessary Only	N/A	50% Medically Necessary Only	N/A	50% Medically Necessary Only	N/A	50% Medically Necessary Only	N/A	50% Medically Necessary Only	N/A
Plan Comparison										
Maximum Plan Pays	Unlimited	\$1,500	Unlimited	\$1,500	Unlimited	\$1,000	Unlimited	\$1,000	Unlimited	\$1,000
Deductible	\$25 [†]	\$50 [†]	\$75 Applies to all services	\$50 [†]	\$25 [†]	\$75 [†]	\$75 Applies to all services	\$75 [†]	\$75 Applies to all services	\$90 Applies to all services
Out-of-Pocket Maximum In-Network	\$450 for 1 child \$900 for 2 or more children	N/A	\$450 for 1 child \$900 for 2 or more children	N/A	\$450 for 1 child \$900 for 2 or more children	N/A	\$450 for 1 child \$900 for 2 or more children	N/A	\$450 for 1 child \$900 for 2 or more children	N/A
Out-of-Pocket Maximum Out-of-Network	\$2,000	N/A	\$2,000	N/A	\$2,000	N/A	\$2,000	N/A	\$2,000	N/A
Monthly Rates/Age Bands:										
0-18	\$43.34		\$34.28		\$43.34		\$33.64		\$32.98	
19-24	\$50.41		\$48.55		\$32.95		\$31.05		\$19.57	
25-34	\$52.20		\$50.26		\$33.06		\$31.25		\$19.71	
35-44	\$54.40		\$52.38		\$33.06		\$31.25		\$19.71	
45-54	\$61.76		\$59.48		\$34.12		\$32.21		\$20.31	
55-64	\$66.70		\$64.26		\$36.66		\$34.65		\$21.85	
65+	\$66.70		\$64.26		\$36.66		\$34.65		\$21.85	

* 6-month waiting period applies.

** 12-month waiting period applies.

† Does not apply to diagnostic and preventive services such as cleanings, exams, or bitewing X-rays.

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 ages and relationship to you. Plan designs and rates are subject to change.

Questions about our plans?

 we've got you.



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 individuals, two-person households, or families.

Am I still eligible to enroll in ACA dental policy after turning 65?

Yes! You can enroll through Delta Dental of Idaho at [deltadentalid.me](#).

Can I use my own dentist?

You can receive care from any licensed dentist. However, to receive the benefits of your plan, you must choose a Delta Dental PPO™ or Delta Dental Premier® participating dentist. Most dentists in Idaho are members of one or both of our networks.

Find yours by visiting [deltadentalid.me](#).

What happens when I travel?

Delta Dental coverage goes wherever you go, in or out of Idaho, even with college students as they travel across the country. You'll have peace of mind knowing your dental needs are covered!

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

Yes. Delta Dental plans help fill dental coverage gaps in Medicare, since Parts A and B generally do not cover routine dental care and Medicare Advantage benefits vary. Enroll in an ACA plan during Open Enrollment, October 15 through December 15, or choose an individual dental plan any time throughout the year.

Do I have a waiting period before major procedures are covered?

ACA plans do not have waiting periods for children. For adults aged 19 and older, a 6 or 12-month waiting period may apply unless they've had at least 12 continuous months of prior dental coverage with no lapse longer than 30 days.

How soon can I have coverage?

Coverage starts Jan 1 when you enroll during Open Enrollment Oct 15 - Dec 15.

Outside of Open Enrollment, members can sign up within 60 days of a qualified life event.

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, Monday - Thursday, 8 a.m. - 5 p.m., or 8 a.m. - 4 p.m. Friday, Mountain Time.

