

Individual and Family Plan Options Overview



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 90 million people nationwide.*



we've got you.

DELTA DENTAL

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

THE MOST COVERAGE FROM THE GREATEST CHOICE OF PROVIDERS IN OUR NETWORK.

GrinWell PrimeSM

- + Best-in-class dental benefits.
- + Annual maximum of **\$2,000** per benefit period.
- + Orthodontic benefits available for children and adults.
- + Family coverage for about **\$230*** a month.

DESIGNED WITH YOUR HEALTHIEST SMILE IN MIND.

GrinWell PlusSM

- + No out-of-pocket costs for preventive care.
- + Coverage maximums increase each year for the first three years, up to **\$1,500**.
- + Family coverage for about **\$153*** a month.

THE CLEAR PLAN IS DESIGNED TO TAKE THE GUESSWORK OUT OF DENTAL EXPENSES.

Clear PlanSM

- + Know your cost of a service before going to the dentist.
- + No waiting periods for benefits to begin.
- + No percentages to worry about.
- + Family coverage for about **\$140*** a month.

AFFORDABLE DENTAL BENEFITS THAT COVER PREVENTIVE CARE AND BASIC SERVICES.

GrinWell EssentialSM

- + Low copays.
- + Pay a percentage for services like fillings and extractions.
- + Family coverage for about **\$90*** a month.

Health *through* Oral Wellness® (HOW®)

Health *through* Oral Wellness® (HOW®) is a program that offers additional dental benefits based on your specific oral health needs. If you're enrolled in a participating Delta Dental of Idaho plan, you can visit a network dentist for a risk assessment to determine if you qualify for these extra benefits.

Learn more at www.deltadentalid.com/how/

OUR MOST AFFORDABLE DENTAL PLAN!

GrinWell PreventSM

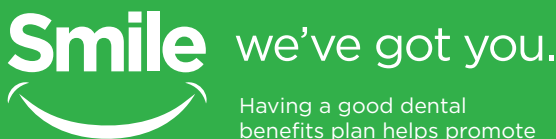
- + No out-of-pocket costs for preventive services.
- + No copays.
- + Unlimited annual maximums.
- + Family coverage for about **\$67*** a month.

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



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

DELTA DENTAL OF IDAHO

2027 Dental Plans for Individuals & Families



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

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

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

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

Plan Benefit	GrinWell Prime SM	GrinWell Plus SM			Clear Plan SM		GrinWell Essential SM	GrinWell Prevent SM
Cleanings	0%	0%			\$60 (Preventive services covered two times per year)		\$15 copay per visit, then 100%	0%
Exams	0%	0%						0%
Bitewing X-rays	0%	0%						0%
Fillings	20% (6-month waiting period)*	20% (6-month waiting period)*			\$90 (one every 2 years per tooth)		\$15 copay, then 50% (6-month waiting period)*	Not covered
Non-Surgical Extractions	40% (6-month waiting period)*	50% (6-month waiting period)*			\$80		\$15 copay, then 50% (6-month waiting period)*	Not covered
Crowns	50% (12-month waiting period)*	50% (12-month waiting period)*			\$500 (one every 12 months)		Not covered	Not covered
Root Canals	40% (12-month waiting period)*	50% (12-month waiting period)*			\$400 (two every 12 months)		Not covered	Not covered
Implants	50% (12-month waiting period)*	50% (12-month waiting period)*			\$1,250 (one every 12 months)		Not covered	Not covered
Ortho Adult/Child	50% \$1,000 lifetime maximum (6-month waiting period)*	Not covered			Not covered		Not covered	Not covered
Plan Comparison								
Maximum Plan Pays (per benefit period)	\$2,000	\$1,000 Year 1	\$1,250 Year 2	\$1,500 Year 3	\$1,250 Year 1	Unlimited Subsequent years	\$1,250	Unlimited
Deductible (per benefit period)	\$0	\$0			\$0		\$0	\$0
Procedure Copay (per benefit period)	\$0	\$0			Varies		\$15	\$0
Annual Contract Required	Yes	Yes			Yes		Yes	Yes
HOW [®] Program Add-On	Yes	Yes			No		Yes	Yes
Rates (Premiums) Age Band								
0-18	\$78.52	\$48.48			\$39.78		\$30.15	\$23.29
19-24	\$68.06	\$48.48			\$39.78		\$29.59	\$23.29
25-34	\$71.69	\$50.21			\$45.30		\$29.71	\$21.86
35-44	\$75.76	\$52.29			\$49.97		\$29.71	\$21.86
45-54	\$85.29	\$59.45			\$54.53		\$30.65	\$22.82
55-64	\$91.53	\$63.56			\$58.30		\$32.76	\$24.09
65+	\$94.84	\$66.07			\$60.15		\$33.94	\$25.04

*To qualify for waived waiting periods, you must have had 12 consecutive months of dental coverage with no lapse longer than 30 days.

Please Note: Monthly premiums may be different based on plan choice, age, and number of people insured. Plan designs and rates are subject to change.

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 for coverage specifics. Exchange-certified plans are also available; visit www.deltadentalid.me for more information.

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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.

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 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.

How soon can I have coverage?

You can enroll at any time during the year. Once enrolled, coverage begins on the 1st day of the following month.

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. Medicare Annual Enrollment periods don't apply to dental coverage so you can enroll any time throughout the year.

Do I have to wait to have major procedures covered?

If you've had at least 12 consecutive months of prior dental coverage with no more than a 30-day lapse, all waiting periods are waived.

Have you been without coverage for more than 30 days? No problem! Our Clear Plan offers comprehensive coverage with no waiting periods—so you can get the care you need right away.

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.



Simple costs. Upfront benefits.

Our Clear Plan keeps dental care simple with no waiting periods, no deductible, and predictable copays you can count on. Use these benefits right away and pay the fixed copays for covered services.