

## Delta Dental Networks

### Delta Dental PPO™

- Top-quality, fee-for-service dental coverage with lower premiums.
- Access to a large network of dentists — over 65% of the dentists in Kentucky participate and more than 112,000 unique dentists nationally.
- Lower out-of-pocket costs when visiting a PPO dentist — plan dentists cannot balance bill or unbundle services and fees.
- If employees choose to go to an out-of-network dentist, they may pay a higher percentage of the dentist's fees.
- Members only pay deductibles, coinsurance and non-covered services when services are provided by network dentists.
- Claims are submitted by participating dentists.

### Delta Dental Premier®

- A managed fee-for-service plan with the largest dentist network in the nation with the freedom to choose ANY licensed dentist.
- Selection from a wide network of dentists — over 89% of the dentists in Kentucky participate and there are over 153,000 unique dentists nationally.
- Members only pay deductibles, coinsurance and non-covered services when services are provided by network dentists.
- Participating dentists agree to accept the allowable amount negotiated by Delta Dental as payment in full for covered services, which means no balance billing or unbundling services and fees.
- Members pay lower out-of-pocket expenses when utilizing Delta Dental Premier's network of dentists.
- Claims are submitted by participating dentists.

### Delta Dental PPO Plus Premier™

- The Delta Dental PPO Plus Premier program has the most dentists and the most plans, which ultimately give the members the most choices.
- Members have a choice of going to a dentist in the Delta Dental PPO network, the Delta Dental Premier Network, or a licensed dentist not contracted with Delta Dental.
- Members have the lowest out-of-pocket costs if they go to a PPO dentist, and the next lowest if they go to a Premier dentist.
- As long as a member goes to a network dentist, either PPO or Premier, they are guaranteed not to be balanced billed by the dentist.
- Delta Dental network dentists cannot unbundle services and fees, or charge for any service not agreed to in the Delta Dental contract.
- Members only pay deductibles, coinsurance, and non-covered services when provided by network dentists.
- Claims are submitted by participating dentists.

### DeltaCare®

- A DHMO plan which eliminates deductibles and focuses on improved oral health through preventive care, including regular checkups and x-rays, with predictable out-of-pocket expenses.
- The most aggressive pricing of any Delta Dental program.
- Members of DeltaCare use a primary care dentist, who refers them to specialists as needed.
- Dentists are located throughout Kentucky and are thoroughly credentialed by Delta Dental.
- Claims are submitted by participating dentists.

# Delta Dental Plan Options

## Group Plans

Group plans are available to any employer, headquartered in Kentucky, with two or more employees. We offer an array of Delta Dental, DeltaVision® and DeltaLife™ plan designs and funding options to fit any company's needs.

## Individual and Family™ Plans

Delta Dental Individual and Family Plans – dental and vision options – are available to anyone without access to group benefits.

For information about these plans, please call 800-955-2030 or visit [ky.deltadental.com](http://ky.deltadental.com).

## DeltaLife™

New in 2021, DeltaLife is now available to all groups. A partnership between Delta Dental of Kentucky and OneAmerica®. DeltaLife offers a large array of term life insurance and disability plan options to businesses of any size.

# Frequently Asked Questions

## Employer Paid or Voluntary?

**Employer Paid** plans are when the employer pays up to a certain percentage of the employee's monthly insurance premium. **Voluntary** plans are when the employee is 100% responsible for their monthly insurance premium. The premium is often deducted from their pay check.

## Small Group Plans

Delta Dental of Kentucky's Small Group Plans are available to businesses headquartered in Kentucky with 2 - 49 eligible employees. These plans are specifically designed to offer small employers with the best benefits at the best price. Additionally, employers can bundle DeltaVision and DeltaLife with any Delta Dental plan.

## Large Group Plans

Delta Dental of Kentucky's Large Group Plans are available to businesses headquartered in Kentucky with 50 or more employees. Our sales team is ready to customize any plan(s) for any size group. With 77% of dentists participating in our nationwide network, employees are guaranteed to find a provider near them.

## Why bundle benefits?

Bundling benefits with Delta Dental of Kentucky is easy! Members receive a single ID card\* for all of their benefits. Group administrators receive a single bill, dedicated account management team and our top-rated, local customer service.

\*Groups who receive a custom designed DeltaLife plan will receive a bill from OneAmerica.