A photograph of two women smiling at each other in profile, facing right. The woman on the left is wearing a dark blue and white striped shirt. The woman on the right is wearing a yellow sweater. The background is a bright, out-of-focus indoor setting. A large green circle is overlaid on the top left of the image, containing the title text.

DENTAL BENEFITS ENROLLMENT GUIDE

No one has a smile like you.
And no one can protect it like us.

 **DELTA DENTAL®**

Why You Need Dental Insurance

Be healthy. Save money.

Why is it important to visit the dentist regularly?

You know it's essential to brush, floss, and eat healthy. But did you know it's also important to visit the dentist regularly to spot oral-health problems early, when treatment can be easier and more affordable?

FOR YOUR BUDGET: Ward off expensive dental emergencies.

Early-detected cavities, broken fillings, and gum disease are easily treatable. If left untreated, expensive root canals, gum surgery, tooth extractions, or worse, may result.

FOR YOUR HEALTH: Spot potential health risks.

Oral health is directly linked to whole-body health. Dental professionals can spot symptoms of more than 120 diseases elsewhere in the body during a simple dental checkup.

DID YOU KNOW...

for every \$1 spent on preventive oral healthcare, as much as \$50 is saved on future emergency and restorative services?

FOR YOUR FAMILY: Start your children on the path to good oral health.

According to the Surgeon General, children miss 51 million school hours each year because of dental-related illnesses. The sooner your children begin learning good dental-health habits, the more likely they are to make going to the dentist part of their health regimen for life.

Immediate savings

See how much you'd pay without dental insurance for some typical dental services ... and how much you can save on out-of-pocket costs with one of our dental plans.

Service	Cost without dental insurance*	Value of benefit**	Savings***
Adult checkup (cleaning with exam, bitewings, and no fluoride application)	\$190	100%	\$190
Child checkup (cleaning with exam, bitewings, and fluoride application)	\$200	100%	\$200
Full series X-rays	\$100	100%	\$100
Filling (adult, three surfaces)	\$128	80%	\$102.40
Full crown	\$832	50%	\$416
Root canal (molar)	\$803	50%	\$401.50

*Costs represent typical dental fees charged in the state of Wisconsin, from healthcarebluebook.com. Fees may vary by location and dentist. **Plan design shown has 100/80/50 coverage. ***Savings shown reflect amount paid after deductible has been met. The plan will pay for all services up to your annual maximum.

Dental Savings Example

The difference dental insurance can make:

Amy and Josh

Here is an example of how Delta Dental insurance can save you money.

Amy has dental insurance through Delta Dental. Last year, she visited the dentist twice for a checkup*, and once for a filling. Using the chart shown on the previous page, Amy paid approximately \$26.

Unfortunately, Josh didn't have dental insurance. He also visited the dentist twice for checkups, and once for a filling. He had to pay \$508 out-of-pocket.

Amy's out-of-pocket costs:

\$26

Josh's out-of-pocket costs:

\$508



How Delta Dental Provides You Value

Best of both worlds:
Nationwide network, local service.

Dental insurance from Delta Dental can help you and your family save money every time you see the dentist, whether for preventive checkups and cleanings or unexpected expenses like fillings or crowns.

Delta Dental offers two dental networks: Delta Dental PPOSM and Delta Dental Premier[®]. Both save you money.

Dentists who belong to the Delta Dental PPO network offer the lowest discounts. And the Delta Dental PPO

network has more places for you to see the dentist than any other PPO network.

Dentists who belong to the Delta Dental Premier network also agree to discounts – just not as deep. But the network is much broader; more than 81 percent of dentists nationally – and more than 90 percent in Wisconsin – belong to the Delta Dental Premier network. The Delta Dental Premier network is the nation's largest dentist network.

Delta Dental offers two dental networks. Both save you money.



Both networks provide you with the following:



Treatment guarantees

Dentists agree to repair or replace dental restorations should they fail within 24 months.



No balance-billing

Dentists agree to a maximum fee – if their normal charge is higher than the maximum fee, they can't pass the balance on to you.



Claims processing

Dentists file claims on your behalf. Payments go directly to the dentist. No work for you!

Finding a Network Provider

A simple search tool to help make you smile.

At Delta Dental of Wisconsin, our provider directories are accessible online, via our mobile app, and by phone.

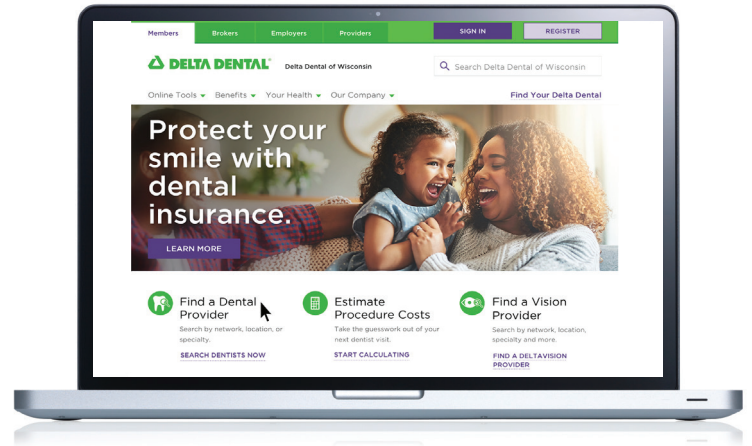
Delta Dental has more than 154,000 participating providers in our networks across the United States. In the U.S., 8 out of 10 dentists belong to a Delta Dental network.

on the web

- Go to www.deltadentalwi.com and select “Find A Dental Provider.”
- Enter your search criteria including network type* and click the “Find Providers” button.
- You can filter your results by gender and other preferences, or search again.

by phone

Call **800-236-3712** and follow the automated instructions. Participating dentists are searched by ZIP code.



mobile app

Delta Dental’s mobile app is available for smart phones and tablets using iOS (Apple) or Android. To download the app on your device, visit the App Store or Google Play and search for “Delta Dental.”

- Log in to the mobile app and select “Find a Dentist.”
- Choose your network* (Delta Dental PPO or Delta Dental Premier) from the dropdown menu.
- Search by address or current location.

Once you’ve found a dentist, save your dentist to your contacts, call to schedule a visit, or get directions to their office with the touch of your finger.

*Log in to your account at www.deltadentalwi.com to verify your plan designs and network options.

Start Saving With Delta Dental

And experience award-winning customer service.



Delta Dental has been recognized for having industry-leading customer service by BenchmarkPortal at Purdue University.

Delta Dental's customer-service statistics are exceptional:

- It takes an average of 23 seconds to connect with a Benefit Advisor by phone
- 98% of inquiries are resolved on the first call
- The average claim is processed within 14 days at an accuracy rate that exceeds 99%



Are there any waiting periods?

Unless otherwise specified, there are no waiting periods before you can obtain your benefits.



When will I receive my ID card?

We try to mail benefit cards within a week of receiving enrollment information (but the card is not required to receive benefits).



How do I contact customer service?

Call **800-236-3712** between 7:30 a.m. and 5 p.m. Central Time, and one of our highly skilled Customer Experience Specialists will answer.



Delta Dental of Wisconsin
2801 Hoover Road
P.O. Box 828
Stevens Point, WI 54481
800-236-3713



www.deltadentalwi.com

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