

# Delta Dental of Tennessee's Individual & Family Plans



## See the Difference

A smile is important in making a good impression.  
What goes on behind that smile is even more important.

# People with good oral health are more likely to report good overall health.

Delta Dental 2016 Oral Health Survey

## Good health starts in your mouth.

**Brain** • Periodontal disease may increase the risk of stroke. Research has shown that harmful bacteria in the mouth can make a person susceptible to developing blood clots and can eventually increase the chance of a stroke.

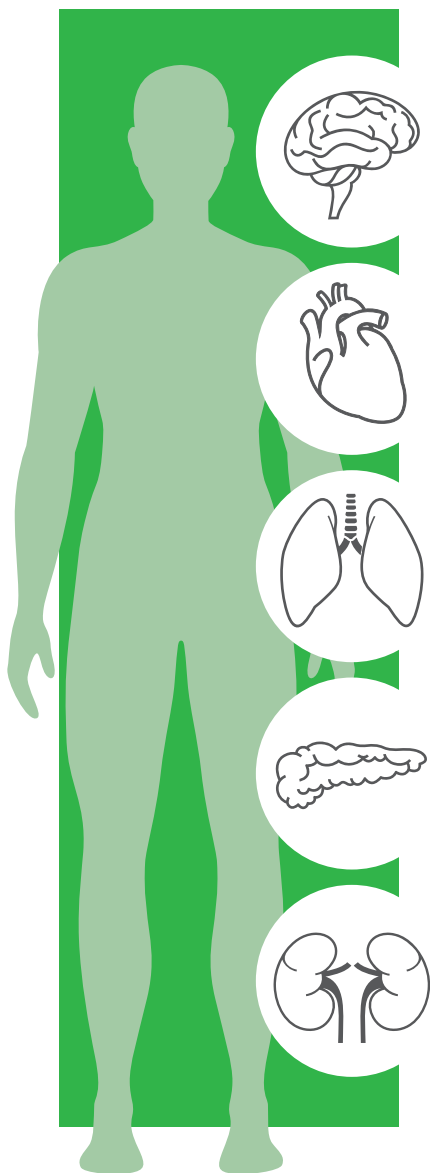
**Heart** • Periodontal disease may increase the risk of cardiovascular disease and fatal heart attacks. In fact, those with gum disease are almost twice as likely to suffer from heart disease as those with healthy gums.

**Lungs** • Poor oral health may worsen respiratory illnesses by promoting growth of harmful bacteria that can be transported to the lungs. They can breed and multiply to cause pneumonia and bronchitis.

**Pancreas** • Diabetics are at a greater risk for periodontal disease. Periodontal disease may disrupt the control of blood sugars, which can increase the likelihood of serious complications such as heart and lung diseases.

**Kidneys** • Bacteria often enter the body through the mouth. With poor oral care, infections progress faster and can lead to inflammation throughout the body and a higher risk of kidney disease.

## Brush. Floss. Visit your dentist.



[NIDCR.NIH.gov/health-info/gum-disease/more-info](http://NIDCR.NIH.gov/health-info/gum-disease/more-info)

[ADHA.org/resources-docs/72210\\_Oral\\_Health\\_Fast\\_Facts\\_&\\_Stats.pdf](http://ADHA.org/resources-docs/72210_Oral_Health_Fast_Facts_&_Stats.pdf)

[Perio.org/consumer/gum-disease.htm](http://Perio.org/consumer/gum-disease.htm)

[MedicalNewsToday.com/releases/221159.php](http://MedicalNewsToday.com/releases/221159.php)

[MedicalNewsToday.com/articles/200132.php](http://MedicalNewsToday.com/articles/200132.php)

[Perio.org/consumer/gum-disease-and-heart-disease](http://Perio.org/consumer/gum-disease-and-heart-disease)

[Health.Harvard.edu/heart-health/treating-gum-disease-save-your-smile-help-your-heart](http://Health.Harvard.edu/heart-health/treating-gum-disease-save-your-smile-help-your-heart)

[TheHeartFoundation.org/2017/05/26/gum-disease-and-the-heart/](http://TheHeartFoundation.org/2017/05/26/gum-disease-and-the-heart/)

[Perio.org/consumer/other-systemic-diseases](http://Perio.org/consumer/other-systemic-diseases)

[Perio.org/consumer/gum-disease-and-diabetes.htm](http://Perio.org/consumer/gum-disease-and-diabetes.htm)

[Perio.org/consumer/kidney-disease](http://Perio.org/consumer/kidney-disease)

[MedicalNewsToday.com/articles/306724.php](http://MedicalNewsToday.com/articles/306724.php)

# Keep Healthy

**Delta Dental of Tennessee's Individual & Family Plans** are designed to help maintain good oral health while also balancing your budget.



We've designed these plans to meet a variety of needs and budgets. See which one is best for you:

## ▲ **Essential Advantage**<sup>®</sup>

- All plans cover preventive and diagnostic treatments at 100% when visiting a dentist in our Delta Dental PPO network (coverage is 80% when visiting a dentist not in the network)
- Other levels of treatments are covered at lower co-pay amounts, starting at 25%\* in the first year and building to 80%\* in year 3.

## ▲ **Superior Advantage**<sup>®</sup>

- A higher level of protection with higher co-pays for more treatments. Best of all, the annual maximum increases over your enrollment period, up to \$1,500 in year 4.

## ▲ **Brighter Advantage**<sup>®</sup>

- The most coverage for treatments plus cosmetic benefits — for just a few dollars more, receive benefits such as whitening, veneers, and even orthodontia!

Turn the page to see the Plan Comparison for more details.

## **Who is eligible?**

Membership is open to all Tennessee adult residents and their dependents. If you have been covered by a Delta Dental of Tennessee individual policy and drop your coverage, you cannot re-enroll for 12 months.

*\*Co-pay amounts when visiting an in-network dentist.  
Co-pays are less when visiting non-network dentists.*

# Plan Benefit & Cost Comparison

Which plan works best for your budget?  
Whether you're looking for lowest cost or highest annual max, we've got you covered!

Essential Advantage <sup>®</sup>		
YEAR 1	YEAR 2	YEAR 3 (+)
\$500	\$750	\$1,000
\$50 / \$150 per person / per family max		

## Yearly Benefits Increase

**Maximum Benefits**  
per contract year

### Deductible

per contract year; applies to all services except Delta Dental PPO Diagnostic & Preventive Services

## Service Benefits Increase

### Diagnostic & Prevention Services

Exams<sup>1</sup>, Cleanings<sup>1</sup>, Fluoride, Space Maintainers; Brush Biopsy; X-rays; Periodontal Maintenance

### Basic Services

Emergency Palliative Treatment, Sealants, Minor Restorative (Fillings), Simple Extractions, Other Basic Services, Adjustments & Repairs

### Major Services

Crown Repair, Endodontic & Periodontic Services, Other Oral Surgery, Major Restorative Services, Relines & Rebase, Implants, Prosthodontic Services

### Orthodontia

Braces

YEAR 1	YEAR 2	YEAR 3 (+)
<p>▲ 100% Delta Dental Dentist ■ 80% Out-of-network Dentist</p>		
<p>▲ 25% ■ 10%</p>	<p>▲ 50% ■ 25%</p>	<p>▲ 80% ■ 40%</p>
<p>▲ 10% ■ 10%</p>	<p>▲ 25% ■ 10%</p>	
<b>Not Included</b>		

## Low Monthly Premiums

\*Premiums include a monthly transaction fee of \$2.50. Plus \$25 application fee at enrollment. Rates valid through 12/31/19.

Individual	\$22.93*
Individual & 1 Dependent	\$42.99*
Individual & 2 or More Dependents	\$79.31*

**NOTE:** Certain limitations apply. See the Schedule of Benefits for complete details.

<sup>1</sup>Limited to two per person in a 12-month period. Persons with certain medical conditions may be eligible for more. See the Schedule of Benefits for this policy for a comprehensive explanation of services covered and not covered.

▲ Delta Dental PPO<sup>SM</sup> / In-Network Dentists

■ Out-of-network Dentists

Superior Advantage <sup>®</sup>				Brighter Advantage <sup>®</sup>			
YEAR 1	YEAR 2	YEAR 3	YEAR 4 (+)	YEAR 1	YEAR 2	YEAR 3	YEAR 4 (+)
\$500	\$1,000	\$1,250	\$1,500	\$750	\$1,000	\$1,250	\$1,500
\$50 / \$150 per person / per family max				\$50 / \$150 per person / per family max			

YEAR 1	YEAR 2	YEAR 3	YEAR 4 (+)	YEAR 1	YEAR 2	YEAR 3	YEAR 4 (+)
▲ 100% Delta Dental Dentist ■ 80% Out-of-network Dentist				▲ 100% Delta Dental Dentist ■ 80% Out-of-network Dentist			
▲ 50% ■ 40%		▲ 80% ■ 60%		▲ 50% ■ 40%		▲ 80% ■ 60%	
▲ 25% ■ 10%		▲ 50% ■ 40%		▲ 25% ■ 10% plus Whitening & Veneers		▲ 50% ■ 40% plus Whitening & Veneers	
Not Included				Not Included	▲ 50% / ■ 40%		

Individual	\$34.13*	Individual	\$37.47*
Individual & 1 Dependent	\$64.32*	Individual & 1 Dependent	\$71.35*
Individual & 2 or More Dependents	\$100.92*	Individual & 2 or More Dependents	\$122.40*

Find out more at [CoverYourMouth.com](https://CoverYourMouth.com)

# Your dentist can detect signs and symptoms of more than 120 diseases, including diabetes and cancer.

Little, James W., Falace, Donald A., Miller, Craig S., & Rhodus, Nelson L. (2008).  
*Dental Management of the Medically Compromised Patient* (7th ed.). St. Louis, MO: Mosby Elsevier.

## Network Access

**Delta Dental is the leading dental benefits carrier in the United States**, providing unparalleled expertise and a host of additional oral health resources.

▲ Save on having services provided by in-network dentists.

### **Access Delta Dental PPO<sup>SM</sup> network nationwide.**

This is access to our greatest discounts available at more than 72% of dental offices in Tennessee. With more than 108,800 dentists nationwide, our network probably includes your dentist.<sup>2</sup> You also have access to care when traveling through our national networks.



Each in-network dentist goes through a credentialing process to ensure they meet Delta Dental's high standards.

### **No waiting periods or deductibles for preventive care.**

And, all other service benefits increase after the first year.

### **Online account management.**

See your available benefits online, any time, using our Consumer Toolkit or the **Delta Dental mobile app**.

**NOTE:** *Certain limitations apply. See the Schedule of Benefits for complete details.*

<sup>2</sup>Delta Dental participating network count, July 2018

# Save Money

## Delta Dental of Tennessee's Individual & Family Plan covers your annual preventive care — 100%.

This means there is no out-of-pocket cost when visiting a Delta Dental PPO<sup>SM</sup> dentist for your annual exams and cleanings.

**Diagnostic & Preventive services** are excluded from your deductible when using Delta Dental's PPO providers — routine cleanings **do not** apply to your deductible or annual max. That helps your benefits stretch as wide as your smile.



You also have the advantage of our negotiated rates with network dentists. The **fees charged by in-network dentists are pre-established** by Delta Dental, meaning less out-of-pocket costs for you.

### Your annual benefits grow.

With continued enrollment, your annual maximum benefit increases after the first year!



### When do my benefits start?

Enjoy your benefits after your effective date — the first day of the month following receipt of application, \$25 application fee, and initial premium if received on or before the 15<sup>th</sup> of the month. If received after the 15<sup>th</sup>, effective date will be the first day of the following month.



**Smiles should be covered, not hidden. Enroll today!**

Visit [CoverYourMouth.com](http://CoverYourMouth.com)

Call **1-855-844-0445**

# Ensuring Healthy Smiles for All Tennesseans

Delta Dental of Tennessee is committed to improving the health of all Tennesseans. We do this through the products we sell and our community outreach — from toothbrushes and mouthguards to scholarships for future dentists.

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**Transforming lives.  
Transforming communities.  
One smile at a time.**

Delta Dental of Tennessee also supports children's hospitals, free and reduced-cost clinics, and the state's two dental colleges, through the Smile180 Foundation.

[Smile180.org](https://www.smile180.org)

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## Get Affordable Dental Coverage. Enroll Today!

Visit [CoverYourMouth.com](https://www.CoverYourMouth.com)

Call **1-855-844-0445**

