

# Delta Dental of Tennessee's Individual & Family Plans



## See the Difference

Set your sights on good health with Delta Dental and DeltaVision® plans for families and individuals

 **DELTA DENTAL®**

# 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 Plans cover 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.



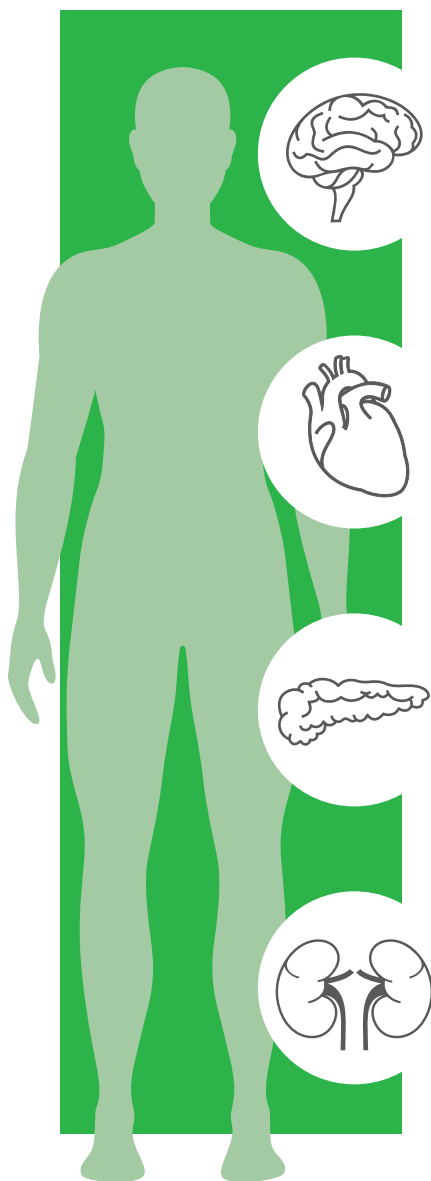
**Smiles should be covered, not hidden. Enroll today!**

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

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

**Did you know?** People with good oral and vision health are more likely to report good overall health.

**Good health starts with regular visits to your dental and vision care providers**



**Brain** • Periodontal disease may increase the risk of stroke. Research has shown that harmful bacteria in the mouth can make a person susceptible to blood clots, increasing the risk for stroke. Also, tumors can cause swelling of the brain. A doctor can detect changes to the optic nerve caused by that swelling before it becomes dangerous.

**Heart** • Inflammation of blood vessels at the back of the eye can be a sign of potential high blood pressure, and high cholesterol is often diagnosed first by an eye care provider. Also, periodontal disease may increase the risk of cardiovascular disease and fatal heart attacks. In fact, those suffering from gum disease are almost twice as likely to suffer from heart disease as those with healthy gums.

**Pancreas** • Blood at the back of the eyes is one of the first indicators of diabetes. During an eye exam, diabetes is often detected well before someone would have had a blood test to check for the same problem. Diabetics are also at 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 disease.

**Kidneys and joints** • Autoimmune diseases like rheumatoid arthritis can cause inflammation in the joints and the eyes. Inflammation of organs like the kidneys can result from bacteria that enter the body through the mouth. With poor oral and vision care, infections can progress faster and lead to a higher risk of kidney disease.

**Our providers deliver quality care that focuses on your health and overall wellness.**

[NIDCR.NIH.gov/health-info/gum-disease/more-info](https://www.nidcr.nih.gov/health-info/gum-disease/more-info)

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

[Perio.org/consumer/gum-disease.htm](https://www.perio.org/consumer/gum-disease.htm)

[MedicalNewsToday.com/releases/221159.php](https://www.medicalnewstoday.com/releases/221159.php)

[MedicalNewsToday.com/articles/200132.php](https://www.medicalnewstoday.com/articles/200132.php)

[Perio.org/consumer/gum-disease-and-heart-disease](https://www.perio.org/consumer/gum-disease-and-heart-disease)

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

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

[Perio.org/consumer/other-systemic-diseases](https://www.perio.org/consumer/other-systemic-diseases)

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

[Perio.org/consumer/kidney-disease](https://www.perio.org/consumer/kidney-disease)

[MedicalNewsToday.com/articles/306724.php](https://www.medicalnewstoday.com/articles/306724.php)

**Delta Dental of Tennessee's Individual & Family Plans** are designed to help maintain good oral health while also balancing your budget. Now, as part of Delta Dental's premium plans, you can add DeltaVision® in partnership with VSP® to your coverage.

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

### ▲ **Essential Advantage®**

- 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%<sup>1</sup> in the first year and building to 80%<sup>2</sup> in year 3.

### ▲ **Superior Advantage®**

- 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®**

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



**Introducing DeltaVision®** Delta Dental has partnered with vision powerhouse VSP to provide DeltaVision®. Now you can enjoy the benefits of comprehensive vision care by adding DeltaVision® to your dental plan in one convenient place. DeltaVision® offers the same quality coverage, exceptional service, and unparalleled networks you've come to expect from Delta Dental, making it an easy addition to your healthcare network.

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**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.

<sup>1</sup> Co-pay amounts when visiting an in-network dentist.

<sup>2</sup> 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!

## 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

## Bleaching & Whitening

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

## Orthodontia Braces

## Low Monthly Premiums

*\*Premiums include a monthly transaction fee of \$2.50. Plus \$25 application fee at enrollment. Rates valid through 12/31/20.*

## DeltaVision® in partnership with VSP\*

**DeltaVision®** plans are tailored to match the level of benefits provided by our Essential Advantage, Superior Advantage and Brighter Advantage plans and are not interchangeable. Turn the page to see what a DeltaVision® plan can do for you.

## Essential Advantage®

YEAR 1	YEAR 2	YEAR 3 (+)
\$500	\$750	\$1,000

\$50 / \$150  
per person / per family max

YEAR 1	YEAR 2	YEAR 3 (+)
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▲ 100% Delta Dental Dentist  
■ 80% Out-of-network Dentist

▲ 25%	▲ 50%	▲ 80%
■ 10%	■ 25%	■ 40%

▲ 25%	▲ 50%	▲ 50%
■ 10%	■ 25%	■ 25%

▲ 10%	▲ 25%
■ 10%	■ 10%
plus Veneers	plus Veneers

## Not Included

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

## DeltaVision Plan I-150

Individual	\$8.14
Individual & 1 Dependent	\$16.28
Individual & 2 or More Dependents	\$26.21

**NOTE:** Certain limitations apply. See the Schedule of Benefits for complete details.  
\*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%	▲ 50% ■ 40%			▲ 25% ■ 10% plus Veneers	▲ 50% ■ 40% plus 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*
DeltaVision Plan I-150				DeltaVision Plan I-175			
Individual			\$8.14	Individual			\$11.73
Individual & 1 Dependent			\$16.28	Individual & 1 Dependent			\$23.46
Individual & 2 or More Dependents			\$26.21	Individual & 2 or More Dependents			\$37.77

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

# Vision Benefit & Cost Comparison

With DeltaVision® and VSP's partnership, you have the freedom to choose the provider that's right for you. Select from 91,000 access points, including the largest national network of independent doctors and over 5,000 retail chain locations. For added convenience, 91% of DeltaVision® doctors offer early morning, evening, and weekend appointments, and 24-hour access to emergency care.

## WellVision Exam

### Exams

Once every 12 months

Comprehensive eye exam to ensure overall visual wellness

## Prescription Glasses

### Frames

Once every 12 months

Allowance for wide selection of frames  
Savings on amount over allowance  
Costco frame allowance

### Lenses

Once every 12 months

Single vision, lined bifocal and lined trifocal lenses

### Covered Lens Enhancements

Once every 12 months

Polycarbonate lenses for children  
Standard Progressive lenses  
Standard Anti-Reflective Coating (*available with DeltaVision® Plan I-175 only*)

### Optional Lens Enhancements

Average savings of 20-25% on other lens enhancements

Premium Progressive lenses  
Custom Progressive Lenses  
Tints/Photochromic Adaptive Lenses  
Scratch Resistant Coating

## Contact Lenses - Instead of Glasses

### Contacts

Once every 12 months

Allowance for contacts; copay does not apply  
Contact lens exam (fitting and evaluation)

## Extra Savings

### Featured Frames

Allowance on featured frame brands. Check [vsp.com](http://vsp.com) for current offers

## Your Out-of-Network Providers Allowances

- Exam - up to \$45
- Frame - up to \$70
- Single Vision Lenses - up to \$30
- Lined Bifocal Lenses - up to \$50
- Lined Trifocal Lenses - up to \$65
- Lenticular Lenses - up to \$100



**Value-Packed Plans** You get a fully covered WellVision Exam (after copay), and an average savings of 20-25% off the most popular lens enhancements through VSP Doctors and Participating Retail Chain locations. You'll also have access to the widest selection of eyewear at the lowest out-of-pocket cost.

<b>DeltaVision® Plan I-150</b> Available exclusively with <b>Essential Advantage</b> and <b>Superior Advantage</b>	<b>DeltaVision® Plan I-175</b> Available exclusively with <b>Brighter Advantage</b>
<b>\$10 Copay</b>	<b>\$10 Copay</b>
✓	✓
<b>\$20 Copay</b>	<b>\$10 Copay</b>
<b>Included in Prescription Glasses Copay</b> \$150 allowance 20% savings \$80 allowance	<b>Included in Prescription Glasses Copay</b> \$175 allowance 20% savings \$95 allowance
<b>Included in Prescription Glasses Copay</b>	<b>Included in Prescription Glasses Copay</b>
\$0	\$0
<b>Copay Ranges</b> \$95 - \$105 \$150 - \$175 \$15 - \$17 \$17	<b>Copay Ranges</b> \$95 - \$105 \$150 - \$175 \$15 - \$17 \$17
\$150 allowance <b>up to \$60</b>	\$175 allowance <b>up to \$60</b>
\$170	\$195

- Progressive Lenses - up to \$50
- Contacts - up to \$105
- Necessary Contact Lenses - up to \$210

# DeltaVision's vision care solutions put you first – no hassles, no excuses.

## Delta Dental has partnered with VSP\* to offer DeltaVision®.

### Best Benefits, Biggest Network

With VSP, you have the freedom to choose the provider that's right for you. Select from 91,000 access points, including the largest national network of independent doctors and over 5,000 retail chain locations. For added convenience, 91% of doctors offer early morning, evening, and weekend appointments, and 24-hour access to emergency care.



### Value-Packed Plans

You get a fully covered WellVision Exam (after copay), and an average savings of 20-25% off the most popular lens enhancements through VSP Doctors and Participating Retail Chain locations. You'll also have access to the widest selection of eyewear at the lowest out-of-pocket cost.

- DeltaVision's comprehensive vision care solutions double as preventive medicine.
- Lowest out-of-pocket costs
- Enjoy great every day savings on eye exams and glasses.



### Award-Winning Service

You will have access to VSP's award-winning customer service team seven days a week.

\*VSP is the national leader in vision and eye care benefits offering vision insurance and plans for individuals and businesses. DeltaVision® in partnership with VSP is exclusively available as part of Delta Dental's individual and family plans.

## Subscriber Information

Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_  
 Address: \_\_\_\_\_ SSN: \_\_\_\_\_  
 City: \_\_\_\_\_ Phone: \_\_\_\_\_  
 St: \_\_\_\_\_ Zip: \_\_\_\_\_ Email: \_\_\_\_\_

(REQUIRED: Application cannot be processed without email.)

## Dependents to be covered (if any)

Name	Birth Date (MM/DD/YYYY)	Relation (Spouse or Child)

Monthly Premiums*	Essential Advantage*	Superior Advantage*	Add On DeltaVision*	Brighter Advantage*	Add On DeltaVision*
Subscriber only	\$22.93	\$34.13	\$8.14	\$37.47	\$11.73
Subscriber + 1 dependent	\$42.99	\$64.32	\$16.28	\$71.35	\$23.46
Subscriber + 2 or more dependents	\$79.31	\$100.92	\$26.21	\$122.40	\$37.77

Advantage Plan rates include a monthly transaction fee of \$2.50. You will be charged a \$25 application fee at enrollment.

## Method of Payment (Select One)

Select your Advantage® plan    Essential    Superior    Brighter    Add On DeltaVision®

Monthly Credit Card:    Visa    MasterCard   CC#: \_\_\_\_\_

Exp. Date (MM/YY): \_\_\_\_\_

Monthly Bank Draft:   Bank Name: \_\_\_\_\_  
 Account #: \_\_\_\_\_  
 Routing #: \_\_\_\_\_

## Certification and Agreement

The information contained in this application is true, complete and accurate. It is understood that the rates, terms, and conditions of any contract issued by Delta Dental of Tennessee shall be based on the information in this application. If any information or representation is not true, complete or accurate, Delta Dental of Tennessee may adjust the rates, terms or conditions and/or cancel any contract. You certify that you are applying for this policy in the State of Tennessee. This application shall become a part of the contract issued by Delta Dental of Tennessee. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines, and denial of coverage.

Individual hereby agrees that if Delta Dental of Tennessee accepts this application and issues a signed contract, the Individual shall be bound by the terms and conditions of said contract. Individual agrees to pay the premiums defined in the contract in accordance with the terms of the contract. Individual also recognizes that this contract may only be modified by written document issued by Delta Dental of Tennessee as defined in the contract.

Printed Name: \_\_\_\_\_ Date (MM/DD/YY): \_\_\_\_\_

Signature: \_\_\_\_\_

Referred by (if any): \_\_\_\_\_ Broker Name (if any): \_\_\_\_\_

**Mail completed application to: Delta Dental of Tennessee, Attn: Member Services  
240 Venture Circle, Nashville, TN 37228**

# Ensuring Healthy Smiles and Clear Vision for All Tennesseans

Delta Dental of Tennessee's Individual & Family Plans are designed to help maintain good oral health while also balancing your budget. Now, you can add comprehensive vision care to your coverage with DeltaVision® administered by VSP!

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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://Smile180.org)

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## Get Affordable Dental & Vision Coverage. Enroll Today!

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

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

