



Delta Dental PPOSM Plus Premier

Voluntary Network Program – Dental Flex

Discover

Voluntary Non-network Program

Our most affordable plans, designed
for groups of 5+ eligible employees



Delta Dental of Nebraska

VOLUNTARY PROGRAM - DISCOVER

SERVICE	DESCRIPTION	BENEFIT
Diagnostic and Preventive Services	Oral evaluations/checkups, bitewing x-rays, dental cleanings, fluoride treatments	100%
Basic Services	<p>Miscellaneous X-Rays: Full mouth/complete series or panoramic x-rays, periapical x-rays, occlusal x-rays</p> <p>Basic Restorative Care and Services: Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies</p> <p>Basic Oral Surgery Services: Basic extraction of erupted tooth or exposed root</p> <p>Complex Surgical Procedures: Impacted tooth, bony impaction, alveoplasty, vestibuloplasty, frenulectomy, tooth reimplantation</p> <p>Adjunctive General Services: Intravenous conscious and IV sedation with complex surgical services</p> <p>Basic Endodontic Therapy: Pulpal therapy, root canal therapy, pulpotomy</p> <p>Complex Endodontic Services: Hemisection, apicoectomy</p> <p>Basic Periodontal Services: Non-surgical periodontal care</p> <p>Complex Surgical Periodontal Care: Surgical periodontal care</p>	<p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p>
Complex or Major Restorative Services	<p>Posterior composite resins, onlays</p> <p>Inlays</p> <p>Crowns and crown repairs</p> <p>Restorative cast post and core buildup, including pins and posts for crown</p>	<p>50%</p> <p>Optional†</p> <p>50%</p> <p>50%</p>
Prosthetic Services	<p>Removable prosthetic services - dentures and partials</p> <p>Fixed prosthetic services - bridges</p> <p>Restorative cast post and core buildup, including pins and posts for bridge</p> <p>Repairs - removable and fixed prosthetic services</p>	<p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p>
Deductible	Per person, per calendar year. Applies to all services.	\$25
Annual Plan Maximum	Per person, per calendar year. Includes orthodontic coverage, if eligible.	\$500, \$750 or \$1000
Optional Orthodontic Coverage	A minimum of 10 enrolled employees required Available only for dependent children, age 8-18	50% / \$500 lifetime maximum

VOLUNTARY PROGRAM - DENTAL FLEX

SERVICE	DESCRIPTION	BENEFIT		
		Delta Dental PPO Network	Delta Dental Premier Network	Out-of-Network
Diagnostic and Preventive Services	Oral evaluations/checkups, x-rays, dental cleanings, fluoride treatments	100% No waiting period	80% No waiting period	80% No waiting period
Basic Services	<p>Basic Restorative Care and Services: Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies</p> <p>Basic Oral Surgery Services: Basic extraction of erupted tooth or exposed root</p> <p>Complex Surgical Extractions: Surgical removal of erupted tooth, impacted tooth and tooth roots</p> <p>Basic Endodontic Therapy: Pulpal therapy, root canal therapy, pulpotomy</p> <p>Basic Periodontal Services: Non-surgical periodontal care</p> <p>Complex Surgical Periodontal Care: Surgical periodontal care</p> <p>Posterior Composite Resins</p>	<p>80% No waiting period</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p>	<p>50% No waiting period</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p>	<p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>Optional Treatment †</p>
Complex or Major Restorative Services	<p>Inlays</p> <p>Onlays, crowns and crown repairs (*)</p> <p>Prosthetic Services</p> <p>Removable prosthetic services - dentures and partials (*) (**)</p> <p>Fixed prosthetic services - bridges (*) (**)</p> <p>Repairs - removable and fixed prosthetic services</p>	<p>50%</p> <p>50%</p> <p>50%</p>	<p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>Optional Treatment †</p>	<p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>Optional Treatment †</p>
Deductible	<p>Per person/per family (calendar year)</p> <p>No deductible for diagnostic and preventive services</p> <p>Per person/lifetime</p>	<p>\$50/\$150</p> <p>\$100</p>	<p>\$50/\$150</p> <p>\$100</p>	<p>\$50/\$150</p> <p>\$100</p>
Annual Plan Maximum	Per person/per calendar year	\$1000	\$1000	\$1000
Optional Orthodontic Coverage	A minimum of 10 enrolled employees required Available only for dependent children, age 8-18 No waiting periods for new groups with at least 12 months of prior orthodontic coverage. A 12-month waiting period applies to new groups and new employees without prior orthodontic coverage.	<p>50%</p> <p>\$1000 lifetime maximum</p>		

† Optional Treatment: Plan member receives the amalgam benefit for the least costly, commonly performed course of treatment. The plan member is responsible for the balance of the treatment cost.
 * Coverage does not include crown or bridge services such as buildups, pins, posts or cores. ** Missing-tooth exclusion applies during the first 24 months of coverage.
 Dental Flex Waiting Periods: For new groups not covered by an existing dental plan, the published waiting periods apply. For those employer groups who have had at least 12 consecutive months of comparable basic and major coverage, all waiting periods are waived for all employees enrolling at initial open enrollment. Comparable coverage does not include voluntary plans.
 For exact benefits and current rates, contact your Delta Dental Sales Representative: (402) 397-4878 or (800) 736-0710

Trust the expertise only a world-class organization delivers. Count on the values only a hometown business understands.

Delta Dental has built a reputation as the premier dental benefits system in the United States. As your hometown team, Delta Dental of Nebraska is proud to live up to that reputation – with solid plans and a commitment to innovation and excellence that set us apart.

You can count on us to deliver on our promises, large and small. You can rely on us for great dental plans. You can turn to us for fast, knowledgeable and friendly service.

From one Nebraska organization to another, we invite you to experience for yourself what a rapidly growing number of Nebraska-based groups have already experienced first-hand: A consistently better dental plan, in your own backyard.

Discover and Dental Flex – Voluntary Programs

Discover and Dental Flex are our most affordable plans for employers. These voluntary plans are great options for groups that want to give employees access to a dental benefit plan while controlling the company's costs and contributions. In a voluntary plan, employees make premium payments, and the employer can contribute as much or as little as they want toward those payments – or nothing at all.

Discover program – voluntary indemnity plan

This affordable plan provides 100% coverage for preventive services and strong benefits for basic and major services. Groups with 10 or more enrolled employees may choose to add orthodontic coverage at an additional, affordable fee.

See any dentist or specialist – no referral required

- Members may receive care from any licensed dentist.
- Coverage is the same at any dentist.

Dental Flex program – voluntary network plan

This plan offers great coverage while keeping premiums as low as possible by using networks, waiting periods and deductibles. Waiting periods are waived for employer groups with at least 12 consecutive months of basic and major group coverage. There are no minimum participation percentage requirements. Only five employees need to enroll.

See any dentist or specialist – no referral required

- Members may receive care from any licensed dentist, with the greatest savings from a Delta Dental PPO network dentist.
- When seeing a Delta Dental Premier® network dentist, savings remain strong, but coverage amounts are less than at a Delta Dental PPO network dentist.
- When seeing an out-of-network dentist, coverage is the same as the Delta Dental Premier network, although balance-billing applies.

Advantages to seeing a network dentist include:

No balance billing – With a network dentist, members won't be billed for the difference between the actual procedure charge and what the plan allows. When members receive care from a non-network dentist, they are responsible for the balance of the bill.

No paperwork – When members use network dentists, there's no paperwork. Dentists bill us, and we pay them directly. Members choosing a non-network dentist may have to submit their own claim for covered expenses.

The largest networks in the state – and the nation

- Dental Flex members have access to the largest dental networks in the nation – the Delta Dental PPO network and the Delta Dental Premier network.
- The Delta Dental Premier network offers 198,000 dentist office locations nationwide and 1,030 in Nebraska.
- The Delta Dental PPO network offers 119,000 dentist office locations.
- Three out of four dentists in America are in our network.
- Our provider information is accurate thanks to rigorous credentialing and follow up.
- Members also have access to emergency dental care when they travel the world.



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The savings really add up

- In our Dental Flex plan, network providers agree to rates that are often lower than their usual fees. This results in lower claim costs, which keep premiums affordable.
- Our operating costs are among the industry's very lowest, so we're able to pass those savings on to our members.
- In the Dental Flex plan, with the lifetime deductible option, members save considerable money over time. After the deductible is met, they never pay it again as long as they remain in the plan as a member of your group.

We set the standard for service

- We retain 98% of our customers year after year.
- We pay 99% of claims within 10 business days with 99% accuracy.
- Our plans are expertly administered through a partnership with Delta Dental of Minnesota, which has received an "A" rating (Excellent) from A.M. Best for 11 straight years for financial stability – among the highest-ranked dental plans in the country.

Custom programs for groups of more than 100

- If your group has more than 100 employees, Delta Dental will tailor a dental benefits program that meets your specific needs.

*Turn to the hometown dental
benefits expert you know and trust.*

Call our sales department at
402-397-4878 or 1-800-736-0710.