



**Delta Dental of South Dakota
25 Plus with Orthodontics Plan #2525
2024 Rates**

% Paid by
Delta Dental

100% Diagnostic and Preventive Services *These services do not apply to the Annual Maximum Benefit.*

- Routine exams and cleanings - two per coverage year.
- Bitewing x-rays - two per coverage year up to age 19, and once per coverage year age 19 and over.
- Full mouth/panoramic x-rays - once every five years.
- Fluoride applications - two per coverage year up to age 19.
- Space maintainers on primary back teeth up to age 14.
- Dental sealants for unrestored 1st and 2nd permanent molars up to age 16.

80% Basic Services

- Silver and tooth-colored fillings. If a tooth-colored filling is used to restore back teeth, benefits are limited to the amount paid for a silver filling.
- Stainless-steel crowns.
- Extractions and other oral surgery.
- Emergency treatment for relief of pain.

80% Endodontics and Periodontics

- Root canals.
- Treatment of diseases of the tissues supporting the teeth.
- Periodontal maintenance cleanings. *These cleanings do not apply to the Annual Maximum Benefit.*

50% Major Services

- Crowns, bridges, dentures, and implants.

50% Orthodontics

- Treatment necessary for the proper alignment of teeth.
Lifetime orthodontic maximum: \$1,000

Deductible: \$25 per person per calendar year not to exceed \$75 per family. The deductible does not apply to Diagnostic, Preventive or Orthodontic Services.

Annual Maximum Benefit: \$1,200 per person per calendar year. All services (except Diagnostic, Preventive and Orthodontics) are subject to the annual maximum benefit and will not be paid if the annual maximum benefit has been reached.

Dependent children are covered to age 26.

Coverage Year: January - December

Monthly Rates: Single \$50.95 Family \$134.80

Network: PPO Plus Premier

See the other side for information on our Health *through* Oral Wellness® and Prevention Pays programs.

Delta Dental of SD
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Pierre, SD 57501
1-800-627-3961

Plan requirements

This plan is for 25 or more employees. The employer pays the single cost for each employee and all eligible employees should be enrolled. The employer determines the length of employment and number of hours required for an employee to be eligible.

Health through Oral Wellness®

Health through Oral Wellness® is a unique, patient-centered program that adds benefits to a Delta Dental plan based on individual oral health needs. A Delta Dental network dentist trained in Health through Oral Wellness will conduct a clinical risk assessment during a regular preventive visit. The assessment measures the risk and severity of periodontal disease, and the risk of tooth decay.

If the assessment determines a member is at risk for tooth decay, additional benefits include fluoride treatments, sealants, and oral hygiene instruction. If a member is at risk for periodontal (gum) disease, has periodontal disease or has had periodontal surgery, the member will be eligible for two additional cleanings* and four fluoride treatments.

If a member has any of the following health conditions, they are eligible for additional benefits.

- Diabetes (2 additional cleanings*)
- High-risk cardiac care (2 additional cleanings*)
- Kidney failure or dialysis (2 additional cleanings*)
- Cancer-related treatment - chemotherapy or radiation (2 additional cleanings* and 2 applications of fluoride varnish)
- Suppressed immune system (2 additional cleanings* and 2 applications of fluoride varnish)
- Rheumatoid arthritis (2 additional cleanings*)
- Stroke (2 additional cleanings*)
- Pregnancy (1 additional cleaning* during the time of pregnancy)

* Cleanings can either be a general cleaning (prophylaxis) or a periodontal maintenance cleaning. Periodontal maintenance cleanings are typically covered under the “Endodontics and Periodontics” category, not the “Diagnostic and Preventive Services” category.

Prevention Pays

The Prevention Pays feature exempts diagnostic and preventive dental services and some periodontal (gum disease) services from the calculation of the plan’s annual maximum benefit. That means preventive services like exams, cleanings, x-rays, and periodontal maintenance cleanings are covered when the plan’s annual maximum benefit has been reached. It also means more benefits are available to help pay for treatment procedures like cavity fillings, crowns, and root canals.