

Delta Dental of Idaho offers everything you would expect — and more — in our individual and family plan options from the state’s leader in dental benefits:

- Competitive rates with automatic monthly payments
- Quality coverage options for your entire family
- The freedom to choose any dentist from our extensive network
- Outstanding customer service

### Plans Breakdown:

We created several possible health exchange plan combinations to give our customers flexibility in choosing a dental plan. There are two pediatric plans (Preferred and Basic) and two adult plans (Smile Complete Adult and Smile Adult) all of which can be combined or purchased as a stand-alone plan.

#### Smile Complete Adult

Greatest coverage of our exchange certified plans.

- \$1,500 annual maximum.
- Major services covered at 50%.
- Designed with your healthiest smile in mind.

#### Smile Adult

Geared towards basic and preventive services.

- Lower premium.
- Cleanings and X-rays, other preventive services, are covered at 100%.

#### Preferred Pediatric

Designed for children who may need additional services.

- Fillings or non-surgical extractions, covered at 70%.
- Cleanings, X-rays, other preventive services, covered at 100%.

#### Basic Pediatric

Designed to cover routine dentist visits such as cleanings and X-rays.

- Cleanings and X-rays, other preventive services, are covered at 100%.

### Orthodontic Discount Plan

Members receive a discounted fee for adult and child orthodontic treatment.

This is a value-added service and is not insurance.

Delta Dental of Idaho complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-(800) 356-7586. 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-(800) 356-7586。

< See inside for a side-by-side comparison of plan benefits!

## Why choose Delta Dental?

We’re passionate about people and their oral health.

- Protecting smiles for over 50 years!
- Outstanding benefits.
- Caring, local customer service agents.
- Easy claims processing.
- More than 140,000 participating dentists nationwide.
- Delta Dental covers more than 80 million people nationwide.

Having a good dental benefits plan helps promote a healthy smile; it can greatly improve one’s overall health and productivity, too!



Learn more. Get a quote. Or enroll.

Visit [www.deltadentalid.me](http://www.deltadentalid.me)

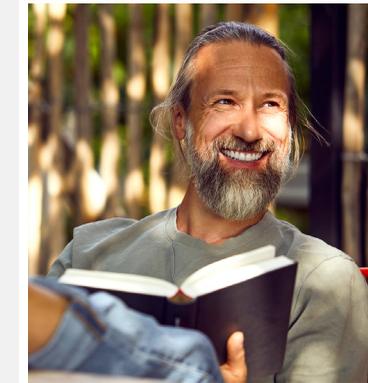
or call **1-855-703-3582** today!

Services highlighted in this brochure represent a partial listing of covered services. There may be limits on how many times participants can use certain services in a year. Please see Delta Dental Policies/Contracts for a full listing of benefits and services and the cost for these services, which can be found at [www.deltadentalid.me](http://www.deltadentalid.me).

# Smile!

Here’s your choice of quality dental plans

from the nation’s preferred dental benefits provider!



Delta Dental of Idaho  
**2024 Affordable Care Act**  
For Individuals & Families



# At-A-Glance Comparison of Plan Benefits and what you pay

PLAN BENEFIT <small>You pay the percentages below after the deductible has been met</small>	Smile Complete Adult Preferred Pediatric		Smile Complete Adult Basic Pediatric		Smile Adult Preferred Pediatric		Smile Adult Basic Pediatric	
	Child	Adult	Child	Adult	Child	Adult	Child	Adult
Cleanings	0%	0%	0%	0%	0%	0%	0%	0%
Exams	0%	0%	0%	0%	0%	0%	0%	0%
Bitewing X-rays	0%	0%	0%	0%	0%	0%	0%	0%
Fillings	30%	20%**	60%	20%**	30%	50%**	60%	50%**
Non-Surgical Extractions	30%	50%**	60%	50%**	30%	50%**	60%	50%**
Root Canals	30%	50%***	60%	50%***	30%	100%	60%	100%
Crowns	50%	50%***	60%	50%***	50%	100%	60%	100%
Ortho	50% <small>Medically necessary only</small>	N/A						
<b>PLAN COMPARISON</b>								
Maximum Plan Pays	N/A	\$1,500	N/A	\$1,500	N/A	\$1,000	N/A	\$1,000
Deductible	\$25 <sup>†</sup>	\$50 <sup>†</sup>	\$75 <small>Applies to all services</small>	\$50 <sup>†</sup>	\$25 <sup>†</sup>	\$75 <sup>†</sup>	\$75 <small>Applies to all services</small>	\$75 <sup>†</sup>
Out-of-Pocket Maximum <small>In-Network</small>	\$400 for 1 child/\$800 for 2 or more children	N/A	\$400 for 1 child/\$800 for 2 or more children	N/A	\$400 for 1 child/\$800 for 2 or more children	N/A	\$400 for 1 child/\$800 for 2 or more children	N/A
Out-of-Pocket Maximum <small>Out-of-Network</small>	\$2,000	N/A	\$2,000	N/A	\$2,000	N/A	\$2,000	N/A
<b>MONTHLY RATES/AGE BANDS:</b>								
0-18	\$41.66		\$32.95		\$41.66		\$32.33	
19-24	\$48.45		\$46.67		\$31.67		\$29.84	
25-34	\$50.18		\$48.30		\$31.77		\$30.04	
35-44	\$52.28		\$50.34		\$31.77		\$30.04	
45-54	\$59.36		\$57.17		\$32.79		\$30.96	
55-64	\$64.11		\$61.76		\$35.24		\$33.30	
65+	\$64.11		\$61.76		\$35.24		\$33.30	

\*\* 6-month waiting period applies.

\*\*\* 12-month waiting period applies.

<sup>†</sup> Does not apply to diagnostic and preventive services such as cleanings, exams, or bitewing X-rays.

Waiting periods can be waived if subscriber has prior credible dental coverage and enrolls within 30 days of loss of that coverage. No additional premium cost after the third enrolled child.

**Please Note:** Monthly premiums may be different based on plan choice, age, location, number of people insured, their ages and relationship to you. Plan designs and rates are subject to change.

**Please visit our website at [deltadentalid.me](http://deltadentalid.me) or call 1-855-703-3582 for the latest plan information and rates.** There may be limits on how many times you can use certain services in a year.

See plan contract for coverage specifics. Non-Exchange-certified plans are also available. Visit [www.deltadentalid.me](http://www.deltadentalid.me) for more information.

## Questions about our plans? We have answers.

### Who can purchase a plan?

Coverage is available to all permanent residents of Idaho. Spouses and/or dependent children are also eligible. Individuals, two-person households, or families can purchase coverage.

### Can I use my own dentist?

To receive any benefits from your plan, you must choose from a Delta Dental PPO™ or Delta Dental Premier® participating dentist. Find one by visiting [deltadentalid.me](http://deltadentalid.me).

### Can I get dental coverage if I am part of a Medicare plan?

Yes. Review your Medicare Advantage or Medicare Supplement plan to determine if it includes dental coverage or if you need to purchase additional dental benefits.

### What happens when I travel?

Delta Dental coverage goes wherever you go in or out of the state, to secondary residences, or with college students as they travel across the country. You'll have peace of mind knowing your dental needs are covered!

### What services are not covered?

For a complete list of benefits, terms, limitations and exclusions of all our individual plans, please go to [deltadentalid.me](http://deltadentalid.me) or call 1-855-703-3582.

### When can I enroll?

You can enroll from October 15 - December 15 or with a qualifying event.

### Is it easy to enroll?

Yes! The fastest way to enroll is to visit our website at [deltadentalid.me](http://deltadentalid.me) or call us toll-free at 1-855-703-3582, 8 a.m. – 5 p.m., Monday – Thursday or 8 a.m. – 4 p.m. Friday, Mountain Time.