

# You Give an Inch — They Take a Smile

It's a win-win with voluntary plans from Delta Dental

Did you know adults who can't afford dental insurance have greater odds of losing work hours due to unplanned procedures?<sup>1</sup> Dental coverage could keep your employees healthy and boost productivity<sup>2</sup>, but what if benefits aren't in the budget?

We've got you covered. With voluntary coverage you can offer enrollees valuable dental coverage at little to no employer cost. You can choose to pay a portion of the premium, or enrollees can pay it in full.

Plus, we offer voluntary Delta Dental PPO™ and DeltaCare® USA copay plans for rate flexibility.

## The true value of voluntary coverage

What's the going rate on peace of mind? Even healthy people could benefit from insurance, and with even one crown, your employees' savings could easily multiply.

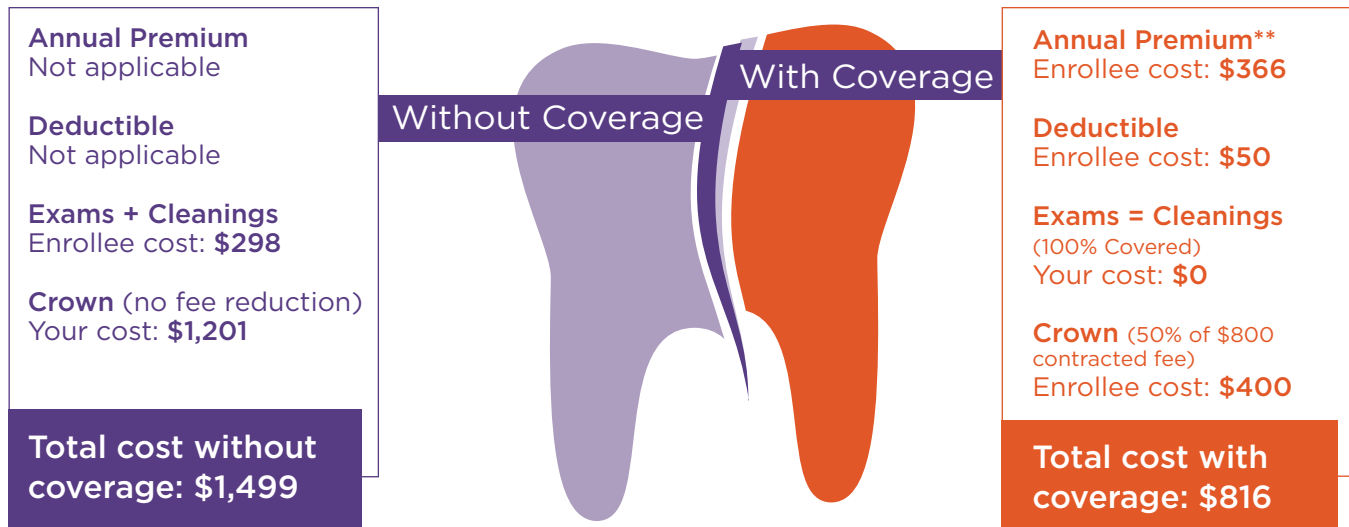
Making your  
enrollees  
happy  
doesn't have  
to break the  
budget.

<sup>1</sup> Kelekar, U., & Naavaal, S. (2018). Hours Lost to Planned and Unplanned Dental Visits Among US Adults. Preventing Chronic Disease, 15.

<sup>2</sup> Oswald, A.J., Proto, E., & Sgroi, D. (2015). Happiness and Productivity. University of Chicago Press, 33(4).

Dental coverage could deliver significant savings — even if enrollees only use the plan for preventive care and a crown.

## Sample enrollee costs\*



\* Costs based on fee samples derived from 2018 American Dental Association Survey of Dental Fees. Example is for illustrative purposes only. Average submitted fees and PPO contracted fees vary by service area. Actual enrollee costs may vary based on ZIP code, product and plan type.

\*\*Premium and Utilization Trends, 2016 Dental Benefits Report, National Association of Dental Plans, 2017

If dental coverage isn't part of your benefits package, maybe it's time to reconsider. Our range of voluntary plans could help you:

- » Attract and retain employees
- » Boost productivity
- » Improve overall wellness

With voluntary coverage from Delta Dental, making your enrollees happy doesn't have to disrupt your workload or break the budget — and everybody wins with healthy smiles.

For more information on offering voluntary dental coverage from Delta Dental, contact your local account executive today!

Delta Dental PPO™ is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA — Delta Dental of California; PA, MD — Delta Dental of Pennsylvania; NY — Delta Dental of New York, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, ME, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VA, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.