

With **Individual Dental Coverage**, you get the same kind of dependable dental benefits offered by employee group plans.



Choose coverage for yourself or your whole family

Delta Dental Individual and Family plans are available at competitive rates, flexible payment options, free choice of dentist (in- or out-of-network), excellent customer service, and much more! People have different needs; that's why we offer several different coverage options.

Some of the plan highlights include:

- Up to 100% coverage for diagnostic and preventive services like exams, cleanings, and x-rays
- Coverage for basic restorative services like fillings, extractions, and periodontal maintenance
- Coverage for major restorative services like root canals, crowns, dentures, and implants on select plans
- High annual maximums up to \$2,000 per person
- One-time deductible
- Access to the nation's largest dental provider networks
- Vision discount program included with all plans

From the most trusted name in dental benefits...

Delta Dental Individual and Family plans focus on your good health by excluding costs for diagnostic and preventive services from your annual maximum, effectively preserving your benefits for other dental services.

Delta Dental and you

With Individual and Family plans from Delta Dental, you get the same kind of dependable dental benefits offered by employee group plans. You can count on us to be there with the dentists you want and the services you need. Protect your dental health and your overall health through valuable dental coverage and regular dental checkups.

Use the dentists you already know and prefer

With Delta Dental Individual and Family plans, you are free to see any dentist you wish. We have the largest networks in the country. When you visit one of the more than 145,000 Premier network dentists (*Traditional* plan) or the nearly 90,000 PPO network dentists (*Basic, Preferred, Premium and Premium Plus* plans), you receive the highest level of benefits with the lowest out-of-pocket expenses.

Kelley Avery

VLCT Employment Resource and Benefits Trust Inc

The web address below and on the reverse of this flyer is valid for residents of **Vermont** only. If you reside in a different state, please contact the agency listed above.



Learn more.

Vermont residents, click here:

<http://www.deltadentalcoversme.com?agency=1782087519>

Northeast Delta Dental

Individual and Family PPO Plans



Northeast Delta Dental, the region's trusted leader in dental benefits, offers dental choices to individuals and families for whom employer sponsored dental benefits are unavailable. Below is an overview of the options available.

	Basic	Preferred	Premium	Premium Plus	Traditional
	A focus on prevention with coverage for basic services too	A balance of coverage and our highest annual maximum	A well-rounded plan with a high annual maximum	A comprehensive plan with coverage similar to traditional group plans	Our premier plan with orthodontic coverage for adults and children
Dental Provider Network	Delta Dental PPO SM	Delta Dental PPO SM	Delta Dental PPO SM	Delta Dental PPO SM	Delta Dental Premier [®]
Diagnostic & Preventive Excluded from Annual Maximum ¹ (No Waiting Period, No Deductible) <i>Exams and Cleanings – X-rays – Sealants Fluoride treatments – Space maintainers Oral cancer screenings</i>	Delta Dental Pays 100%	Delta Dental Pays 60%	Delta Dental Pays 100%	Delta Dental Pays 100%	Delta Dental Pays 100%
Basic Restorative <i>Fillings – Extractions – Denture repair Periodontal maintenance Crown lengthening Emergency palliative treatment</i>	Delta Dental Pays 50% After a 3-month Waiting Period	Delta Dental Pays 60% After a 3-month Waiting Period	Delta Dental Pays 50% After a 3-month Waiting Period	Delta Dental Pays 70% After a 3-month Waiting Period	Delta Dental Pays 80% After a 6-month Waiting Period (Treatment of gum disease and root canal therapy are included in this category under the Traditional Plan)
Major Restorative <i>Treatment of gum disease – Dentures Root canal therapy – Crowns Onlays – Dental Implants</i>	N/A	Delta Dental Pays 60% After a 6-month Waiting Period	Delta Dental Pays 25% After a 6-month Waiting Period	Delta Dental Pays 40% After a 6-month Waiting Period	Delta Dental Pays 50% After a 6-month Waiting Period
Your Office Visit Copayment	\$15	\$15	\$15	\$15	None
Lifetime ² Deductible Per Person / Family (Applies to Basic & Major only)	\$100 / \$300	\$100 / \$300	\$100 / \$300	\$100 / \$300	\$100 / \$300
Calendar Year Maximum Per Person for Basic and Major Restorative Services	\$1,000	\$2,000	\$1,500	\$1,000	\$2,000
Orthodontics <i>Correction of crooked teeth for adults and children</i>	N/A	N/A	N/A	N/A	After a 6-month Waiting Period Delta Dental Pays 50% Up to a Separate Lifetime Maximum Per Person of \$2,000

¹Covered diagnostic and preventive services are never deducted from the Calendar Year Maximum, thereby placing a focus on prevention and preserving your annual maximum for other dental services. ²The deductible (Basic and Major only) is paid only once in a lifetime per enrolled person, up to a maximum of three persons per family. Once this provision is met, your plan will have no deductible.



Learn more.

Vermont residents, click here:

<http://www.deltadentalcoversme.com?agency=1782087519>

or call 1-888-910-5667 today!