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:

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
- A focus on prevention with coverage for basic services too

## Preferred
- A balance of coverage and our highest annual maximum

## Premium
- A well-rounded plan with a high annual maximum

## Premium Plus
- A comprehensive plan with coverage similar to traditional group plans

## Traditional
- Our premier plan with orthodontic coverage for adults and children

### Dental Provider Network
- Delta Dental PPO℠
- Delta Dental PPO℠
- Delta Dental PPO℠
- Delta Dental PPO℠
- Delta Dental Premier®

### Diagnostic & Preventive
- Excluded from Annual Maximum¹
  - (No Waiting Period, No Deductible)
  - Exams and Cleanings – X-rays – Sealants Fluoride treatments – Space maintainers Oral cancer screenings

### Basic Restorative
- Fillings – Extractions – Denture repair
- Periodontal maintenance
- Crown lengthening
- Emergency palliative treatment

### Major Restorative
- Treatment of gum disease – Dentures
- Root canal therapy – Crowns Onlays – Dental Implants

### Your Office Visit Copayment
- $15
- $15
- $15
- $15
- None

### Lifetime 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
- Correction of crooked teeth for adults and children

### Notes:
- Covered 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.
- The 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](http://www.deltadentalcoversme.com?agency=1782087519)
- or call 1-888-910-5667 today!