

Healthy choices made easy.

Healthy employees are generally happier and more productive. And that’s good for business! Dental, vision, legal, life and disability plans from Delta Dental of Iowa are **simple and affordable** to meet your employees’ specific needs.

DENTAL

The choice is yours.

You have the flexibility to pick the plan that works best for your employees and your budget. Plus, you can contribute to the cost of coverage or make your Delta Dental plan completely voluntary. Coverage amounts shown are what your employees would pay when they see a network dentist.

- **To GoSM** lets employees roll over a portion of their unused annual benefit maximum to the next year, potentially doubling their benefit.
- **Enhanced Benefits Program** helps employees with special medical conditions (e.g., pregnancy, diabetes, cardiac disease) get additional services.
- **NEW Special Health Care Needs benefit** helps remove barriers to care for eligible covered members. This is automatically included at no additional cost.

	Plan A	Plan B	Plan C
Annual Benefit Maximum with To Go SM Per Person	\$1,500	\$2,000	\$1,000
Deductible Per Person	\$25-50	\$25-50	\$50-75
Diagnostic and Preventive Services (e.g., exams, cleanings, X-rays)	20-30%	0-10%	0-10%
Routine and Restorative Services (e.g., cavity repair, extractions)	50%	20-30%	20-30%
Major Services (e.g., root canals, bridges, crowns, implants)	50-60%	50-60%	50-60%
Monthly Premium	\$	\$\$\$	\$\$



Healthy Smiles Program

With the Healthy Smiles program, eligible employees and their covered spouses will receive a free electric toothbrush and replacement heads. All it takes is a Delta Dental Member Connection account.

Value that's easy to see.

DeltaVision gives you the flexibility to customize your vision care plan.

FLEXIBLE

Choose from three plan options:

- Lens copay: \$10 or \$25
- Frame allowance: \$130, \$150 or \$200
- Fit & Follow-Up Contact Exams: Discounted or Funded

Or you can offer a Materials Only plan.

- Frame allowance: \$130, \$150 or \$200

COMPREHENSIVE

Employees get:

- Access to a national network of providers and leading optical retailers
- Additional benefits for certain medical conditions
- Discounts for exams, frames, contact lenses and more

SIMPLE

Whether you contribute to the plan or make it voluntary, you'll enjoy:

- Easy implementation and administration
- Combined billing for vision and dental



One & Sun™ Plan with FREE sunglasses

With our One & Sun Plan, your employees and their covered spouses can score a free pair of designer sunglasses ... simply for having a routine eye exam.

LEGAL

Employees' best defense.

With issues like divorce, child custody, ID theft, living wills and even selling a house, it's no wonder 3 out of 4 employees experience at least one legal event per year.¹ Delta Dental has partnered with ARAG® Legal Insurance to offer a comprehensive legal plan.

- Could save employees thousands of dollars on legal fees²
- 100% paid-in-full coverage for most covered matters
- Access to more than 15,000 attorneys with just one call

LIFE & DISABILITY

Help during hard times.

Delta Dental has partnered with an A.M. Best, A+ rated insurance company to offer you cost-effective, flexible solutions to help employees during life's most difficult times. With DeltaLife™ you have access to affordable voluntary and employer-paid life insurance and disability coverage.

- **Life insurance** options to protect an employee's finances and care for loved ones after they're gone
- **Disability** (short-term and long-term) coverage to help replace an employee's income due to non-occupational illness or injury

Visit deltadentalia.com/smallbusiness, contact your agent or call Delta Dental at **877-423-3582**

Veratrus Benefit Solutions, Inc. underwrites DeltaVision using the EyeMed Vision Care Insight Network. Veratrus is a wholly owned subsidiary of Delta Dental of Iowa. For more information on Veratrus, visit deltadentalia.com/veratrus.

¹ "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG. February 2017

² Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2018 or 2019 and paid by December 31, 2020, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years' experience according to "The Survey of Law Firm Economics: 2018 Edition." The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the identity theft plan summary for details.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.

This coverage is underwritten by ARAG Insurance Company of Des Moines, Iowa.

© 2025 ARAG North America, Inc.

2845-F10349 05/2024