

# 2025 Small Business Rates

## Employer Choice Dental Plans

### Four-Tier Rates

# of Eligible EEs*	PPO plus Premier Plan Network			Premier Plan Network		
	Plan A Prime	Plan B Prime	Plan C Prime	Plan A Prime	Plan B Prime	Plan C Prime
Voluntary/1-9						
Single	\$26.60	\$35.62	\$30.94	\$31.06	\$45.70	\$39.34
Emp./Spouse	\$55.50	\$76.32	\$66.88	\$66.02	\$93.04	\$81.54
Emp./Child(ren)	\$49.18	\$67.76	\$59.34	\$58.48	\$83.04	\$72.70
Family	\$78.98	\$109.12	\$95.90	\$93.98	\$131.06	\$115.56
Emp./Child(ren) w/Ortho	\$58.96	\$1,500 / \$2,500 \$83.56 / \$86.54	\$73.38	\$70.14	\$1,500 / \$2,500 \$101.46 / \$104.44	\$89.22
Family w/Ortho	\$92.66	\$1,500 / \$2,500 \$131.26 / \$135.16	\$115.52	\$110.28	\$1,500 / \$2,500 \$156.84 / \$160.74	\$138.72
10-50						
Single	\$24.14	\$32.02	\$27.76	\$29.36	\$42.70	\$36.78
Emp./Spouse	\$51.44	\$68.62	\$60.08	\$62.46	\$86.88	\$76.20
Emp./Child(ren)	\$45.62	\$60.90	\$53.32	\$55.36	\$77.56	\$67.94
Family	\$73.28	\$98.04	\$86.16	\$88.90	\$122.44	\$108.00
Emp./Child(ren) w/Ortho	\$54.70	\$1,500 / \$2,500 \$75.10 / \$78.02	\$65.94	\$66.36	\$1,500 / \$2,500 \$94.76 / \$97.68	\$83.36
Family w/Ortho	\$85.92	\$1,500 / \$2,500 \$117.96 / \$121.80	\$103.82	\$104.34	\$1,500 / \$2,500 \$146.54 / \$150.38	\$129.60

### Per-Person Rates

# of Eligible EEs*	PPO plus Premier Plan Network				Premier Plan Network			
	Plan A Prime	Plan B Prime	Plan C Prime	Plan B Plus**	Plan A Prime	Plan B Prime	Plan C Prime	Plan B Plus**
Voluntary/1-9								
Adult	\$28.36	\$36.74	\$31.90	\$38.58	\$32.34	\$48.08	\$41.36	\$47.28
Child	\$17.62	\$23.74	\$25.20	\$29.22	\$21.02	\$33.56	\$28.90	\$34.74
Child w/Ortho	\$20.14	\$1,500 / \$2,500 \$27.80 / \$29.24	\$29.74	\$30.90	\$22.88	\$1,500 / \$2,500 \$37.62 / \$39.06	\$33.46	\$36.50
10-50								
Adult	\$24.66	\$32.02	\$27.76	\$33.62	\$29.36	\$42.70	\$36.78	\$42.42
Child	\$15.34	\$20.68	\$21.94	\$27.74	\$18.66	\$29.80	\$25.66	\$33.66
Child w/Ortho	\$17.56	\$1,500 / \$2,500 \$24.24 / \$25.66	\$25.92	\$29.34	\$20.34	\$1,500 / \$2,500 \$33.44 / \$34.86	\$29.68	\$35.36



### Healthy Smiles Program

Option to add to Employer Choice dental plans for an additional monthly rate.

	Employee / Child(ren)	Employee / Spouse Family
Additional Monthly Rate	\$2.44	\$4.64

\*For groups who contribute to premiums (contributory plans), rates are based on the number of eligible employees. For all other groups, the base rate applies.  
\*\*Employer Choice Plus Plans include the Affordable Care Act (ACA) pediatric dental essential health benefits (EHB).  
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](http://deltadentalia.com/veratrus).

## Employee Choice Dental Plans

	Preventive		Preferred		Platinum	
	Prime	Plus	Prime	Plus	Prime	Plus
<b>Adult (21 and older)</b>	\$17.10	\$17.10	\$33.86	\$33.86	\$42.32	\$42.32
<b>Child (up to age 21)</b>	\$16.54	\$33.28	\$25.98	\$39.68	\$32.44	\$39.68

## Voluntary Vision Plans

	Four-Tier Rates								
	\$10 Lens Copay			\$25 Lens Copay			Materials Only		
Frame Allowance	\$130	\$150	\$200	\$130	\$150	\$200	\$130	\$150	\$200
Fit & Follow-Up	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded			
Single	\$7.74 / \$8.44	\$8.14 / \$9.08	\$9.20 / \$10.10	\$6.96 / \$7.64	\$7.28 / \$8.00	\$8.46 / \$9.22	\$5.98	\$6.34	\$7.48
Employee/Spouse	\$14.70 / \$16.06	\$15.48 / \$17.30	\$17.50 / \$19.24	\$13.26 / \$14.48	\$13.90 / \$15.22	\$16.10 / \$17.56	\$11.26	\$12.02	\$14.12
Employee/Child(ren)	\$16.68 / \$18.12	\$17.56 / \$19.58	\$19.84 / \$21.80	\$15.04 / \$16.42	\$15.74 / \$17.24	\$18.22 / \$19.92	\$12.82	\$13.62	\$16.02
Family	\$22.00 / \$23.94	\$23.22 / \$25.86	\$26.18 / \$28.76	\$19.86 / \$21.70	\$20.78 / \$22.78	\$24.06 / \$26.30	\$16.86	\$17.92	\$21.10

## Contributory Vision Plans

	Four-Tier Rates								
	\$10 Lens Copay			\$25 Lens Copay			Materials Only		
Frame Allowance	\$130	\$150	\$200	\$130	\$150	\$200	\$130	\$150	\$200
Fit & Follow-Up	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded	Discounted / Funded			
Single	\$5.90 / \$6.44	\$6.20 / \$6.94	\$7.02 / \$7.72	\$5.30 / \$5.82	\$5.58 / \$6.10	\$6.46 / \$7.04	\$4.58	\$4.86	\$5.72
Employee/Spouse	\$11.22 / \$12.24	\$11.84 / \$13.20	\$13.36 / \$14.68	\$10.12 / \$11.06	\$10.60 / \$11.62	\$12.28 / \$13.40	\$8.62	\$9.16	\$10.78
Employee/Child(ren)	\$12.72 / \$13.84	\$13.40 / \$14.96	\$15.14 / \$16.64	\$11.46 / \$12.54	\$12.02 / \$13.16	\$13.92 / \$15.20	\$9.78	\$10.38	\$12.22
Family	\$16.80 / \$18.28	\$17.72 / \$19.74	\$19.98 / \$21.96	\$15.16 / \$16.54	\$15.86 / \$17.38	\$18.36 / \$20.08	\$12.88	\$13.68	\$16.10

## One & Sun™ Vision Plan

	Voluntary	Contributory
Single	\$11.20	\$9.26
Employee/Spouse	\$20.80	\$17.14
Employee/Child(ren)	\$20.62	\$16.46
Family	\$28.52	\$23.02

## Legal Plans

UltimateAdvisor®	\$14.23
UltimateAdvisor Plus™	\$24.39

## Life and Disability Plans

Visit [www.deltadentalia.com/life](http://www.deltadentalia.com/life) for more information and rates.

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\*This covers employee, spouse and dependents.

These monthly rates are effective January 1, 2025 through December 31, 2025, and are subject to Iowa Insurance Division approval. Contributory plans are subject to underwriting guidelines and require the employer to contribute any amount towards premiums. For per person rates, adult rates apply to those 21 and older and child rates are up to age 21 as of the group's effective/renewal date. Delta Dental only charges premium for a maximum of three children per subscriber. Child coverage is up to age 26 as of the group's effective/renewal date.

Vertrus Benefit Solutions, Inc. underwrites DeltaVision using the EyeMed Vision Care Insight Network. Vertrus is a wholly owned subsidiary of Delta Dental of Iowa. For more information on Vertrus, visit [deltadentalia.com/vertrus](http://deltadentalia.com/vertrus).

The legal plan is provided by ARAG™ in partnership with Delta Dental of Iowa. 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 your broker or your Delta Dental of Iowa account manager.