

# 2024 Individual and Family Plans™

Everyone deserves a healthy smile.  
Protect yours with Delta Dental.



## What is Health *through* Oral Wellness®?

Health *through* Oral Wellness is a unique, patient-centered program that adds benefits to your Delta Dental plan based on your individual oral health needs. An online clinical risk assessment is performed during your regular preventive dental visit. Additional benefits are unlocked immediately so they can be provided the same day or at a future visit.\*

To learn more, visit:

[deltadentalsd.com/HTOW](https://deltadentalsd.com/HTOW)



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## What is Prevention Pays?

Prevention Pays covers services like exams, cleanings, and x-rays even if you've reached your annual maximum benefit. Since diagnostic and preventive services don't count toward your annual maximum benefit, prevention is always covered, including your additional Health *through* Oral Wellness benefits.\*

To learn more, visit:

[deltadentalsd.com/prevention-pays](https://deltadentalsd.com/prevention-pays)



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## Learn more about Delta Dental Individual and Family™ Plans

**What dentist can I visit?** Delta Dental's Individual and Family Plan members have the best of both worlds with the PPO Plus Premier network. They receive access to the largest network of dentists in South Dakota, plus the opportunity for lower out-of-pocket costs when visiting a PPO dentist.

To locate a dentist, use our "find a dentist" tool at [deltadentalsd.com](https://deltadentalsd.com) or download the Delta Dental app.

**Who is eligible for the Delta Dental Individual and Family Plans?** Permanent South Dakota residents may purchase this plan including individuals and families.

**What are my payment choices?** Pay with your credit card, electronic funds transfer from your bank, or an annual personal check.

**When will my coverage start?** All individual plans are effective the first of the month after we receive your completed enrollment form and payment, credit card, or electronic funds transfer authorization. Waiting periods on some services apply. Please refer to the benefits summary for details.

**Enroll today!** [deltadentalsd.com](https://deltadentalsd.com)

Contact your local broker or visit our website!

\*Health *through* Oral Wellness includes additional benefits, depending on your risk scores. See website for details. Deductibles, wait periods and other plan details apply.

# 2024 Individual and Family Plans Benefit Summary

	PREVENT 1031	RESTORE 1041	RENEW 1051
<b>One-time deductible</b> Applies to all services	\$50	\$50	\$50
<b>Annual maximum benefit</b> Per person per calendar year	\$1,000	\$1,250	\$1,500
<b>Preventive care</b> Checkups and cleanings	100%	100%	100%
<b>Fillings</b>	50%	50%	80%
<b>Root canals and gum disease*</b> <i>(one year wait)</i> Periodontal cleanings	N/A	50%	50%
<b>Extractions, oral surgery, crowns, bridges, dentures, and implants*</b> <i>(one year wait)</i>	N/A	50%	50%
<b>Health through Oral Wellness</b> Extends an average of \$500 for members at a high risk for oral diseases	✓	✓	✓
<b>Prevention Pays</b> Preventive care does not count toward annual maximum benefit	✓	✓	✓

## 2024 Monthly rates

PREVENT PLAN 1031	RESTORE PLAN 1041	RENEW PLAN 1051
Single.....\$42	Single.....\$62	Single.....\$67
Two people .....\$84	Two people.....\$124	Two people.....\$134
Three or more people.....\$124	Three or more people.....\$184	Three or more people.....\$197



Rates are guaranteed through December 31, 2024.

Dependents will be covered to age 19 or 26 if an unmarried full-time student. \*One year waiting period. The services the one-year wait applies to are the following: root canals, gum disease, extractions, oral surgery, crowns, and prosthetics. V0823