



Smile on with Delta Dental

Stay covered with an individual and family dental plan



Just because you're retiring or leaving your employer's dental coverage doesn't mean you have to lose the benefits of a Delta Dental plan. You can choose your own dental plan with individual coverage options and keep smiling. Why should you maintain your dental coverage?

- **Protect your smile.** People are more likely to visit the dentist when they have coverage.¹ Regular visits can keep your smile healthy and help prevent major dental problems.
- **Save money.** You can save on covered procedures with negotiated rates when you visit an in-network dentist. Most plans cover routine exams, cleanings and X-rays at 100%.²
- **Keep the care you trust.** Already have an in-network dentist? Choose a similar plan to continue care.

Dental coverage options offered by Delta Dental

Enroll in these options any time. Plans may have waiting periods that apply.

Individual and Family plans

Choose coverage that suits your needs and purchase directly from Delta Dental online or by phone. Plans are offered in AL, CA, DE, FL, GA, LA, MD, MS, MT, NV, NY, PA, TX, UT, WV and DC.

Exclusive plan offerings for AARP members

Anyone can sign up for AARP membership (and you can join while enrolling in a dental plan). Plans are available in all 50 states including Washington D.C., the U.S. Virgin Islands and Puerto Rico.

¹ The 2023 State of America's Oral Health and Wellness Report. Commissioned by Delta Dental Plans Association, 2023.

² Limitations and exclusions may apply.



Other options

These dental coverage options have set enrollment timeframes and eligibility requirements.

- **Health Care Exchange plans.** Dental plans from various carriers are available through the Health Insurance Marketplace. In many states, you must enroll in a health plan to enroll in a dental plan.
- **Medicare Plans.** Original Medicare doesn't cover most dental procedures. However, if you're 65 and older or otherwise qualify,³ many Medicare Advantage and Medicare Supplement plans offer dental benefits.
- **COBRA.** COBRA is a federal law that allows you to continue your existing dental insurance coverage for a limited period after your final day of employment.⁴



Learn more about your options

Visit [deltadentalins.com/smileon](https://www.deltadentalins.com/smileon) to learn more about your plan options, see pricing or enroll.



³ <https://www.hhs.gov/answers/medicare-and-medicaid/who-is-eligible-for-medicare/index.html>

⁴ Refer to your policy or Evidence of Coverage for more details.

Must be an AARP member to enroll in the AARP Dental Insurance Plan. Plans purchased for individual coverage are considered new coverage and not a continuation of any plan you may currently have. Please see the plan policy for a complete description of plan benefits, limitations and exclusions.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

You may view the Delta Dental of West Virginia Network Access Plan, as required by the Health Benefit Plan Network Access and Adequacy Act, online at [deltadentalins.com](https://www.deltadentalins.com). You may also contact us by calling 800-932-0783 to request a copy.

<https://www.deltadentalins.com/find-a-dentist>

For a list of providers visit [deltadentalins.com/aarp/find-a-dentist](https://www.deltadentalins.com/aarp/find-a-dentist). Must be an AARP member to enroll.

AARP endorses the AARP Dental Insurance Plan, administered by Delta Dental Insurance Company. Delta Dental Insurance Company pays royalty fees to AARP for use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

The AARP Dental Insurance Plan is insured by Delta Dental Insurance Company, or insured by Dentegra Insurance Company, or insured by Dentegra Insurance Company of New England (Contract 1230), or affiliated companies and administered by Delta Dental Insurance Company. For Idaho residents, your Certificate of Coverage Form Number is COC-DIC-ID-AARP-24.

You may view the DDIC Network Access Plan, as required by the Health Benefit Plan Network Access and Adequacy Act, online at [deltadentalins.com](https://www.deltadentalins.com). You may also contact us by calling 800-422-4234 to request a copy.

The plans are administered by Delta Dental Insurance Company. These companies are financially responsible for their own products. Delta Dental is a registered mark of Delta Dental Plans Association.

In VA, this is an excepted benefits policy. It provides coverage only for the limited benefits or services specified in the policy.