



Individual and Family™ plans  
WEST VIRGINIA

Sized to sell,  
sized to save



Since our inception in 1955, Delta Dental<sup>1</sup> has been creating smiles and improving health. While our enterprise has grown to cover more than 36 million enrollees,<sup>2</sup> we still provide the same customer-first focus that made us an industry leader. This is especially true when it comes to our plans for individuals.

Give clients what they want, get what you need

Individual and Family plans are designed to **give your clients competitive coverage at prices they can afford from a dentist they can trust**. While we've made the plans easy to use, we support your clients with dedicated customer service teams built specifically to serve individuals. This means less time spent servicing your clients after the sale, and more time for building your business.

Our plans are designed with you in mind, too. With instant online quotes and a dedicated broker support team, Delta Dental can help you make these plans a quick sell — and make it that much easier for you to earn your commission.<sup>3</sup>

Delta Dental PPO™

Underwritten by Delta Dental of West Virginia and administered by Delta Dental Insurance Company

<sup>1</sup> Our Delta Dental enterprise includes Delta Dental of California, Delta Dental of Pennsylvania, Delta Dental of New York, Inc., Delta Dental Insurance Company and other affiliates.

<sup>2</sup> Delta Dental Annual Report, 2017, for enterprise companies

<sup>3</sup> Commissions are based on percentage of the premium.

# Offer PPO plans with value



With Delta Dental PPO plans, you can give your clients a combination of deep claims savings and expansive dentist choice. Plus, with two affordable plan design options — Basic or Premium — you can recommend the right plan design to meet your clients' individual needs.

## What is Delta Dental PPO?

**Simple:** When enrollees receive care from a Delta Dental PPO dentist, they simply pay their predetermined share of coinsurance for covered services, and we pay the rest.<sup>1</sup> Plus, there are no claim forms to complete for network dentist visits.

**Flexible:** While enrollees save the most with a Delta Dental PPO dentist, they can visit any licensed dentist of their choice. And, with our competitive dentist network, there's a good chance they're already visiting a network provider.

**Competitive:** Both Delta Dental PPO plans — Basic and Premium — offer vital preventive care, and also basic coverage including fillings and simple tooth extractions. The Premium plan also includes specialty coverage for implants, crowns and root canals.<sup>2</sup>

<sup>1</sup> Excluding applicable deductibles, amounts over plan maximums and non-covered services

<sup>2</sup> Plan benefits may vary based on state requirements. Please refer to the plan Policy for a complete list of plan benefits, limitations, exclusions and policy terms. In the event of any inconsistency between this document and the plan Policy, the terms of the Policy will prevail. You can download this document from [deltadentalins.com/shopping/delta/get-a-quote](https://deltadentalins.com/shopping/delta/get-a-quote).

# Plan pricing



There is a one-time \$10 non-refundable application fee for each plan. There is no additional application fee for qualifying dependents. E.g., a primary enrollee with five dependents pays \$10 at time of enrollment, not \$60.

## Delta Dental PPO plan rates<sup>1,2</sup>

	Monthly rates by plan				Annual rates by plan			
	Premium (adult)	Premium (child)	Basic (adult)	Basic (child)	Premium (adult)	Premium (child)	Basic (adult)	Basic (child)
West Virginia	\$28.17	\$22.92	\$15.25	\$13.58	\$338.00	\$275.00	\$183.00	\$163.00

<sup>1</sup> Rates are valid for effective dates that occur through July 31, at which time they are subject to change. For the most current rate information, visit [deltadentalins.com/shopping/delta/get-a-quote](http://deltadentalins.com/shopping/delta/get-a-quote) and enter some basic client information to see the rates/plans available. Rates are guaranteed for one year from the enrollee's effective date of coverage; exclusions may apply.

Plan purchasers have flexible enrollment options. Plans purchased from the first through the 14th of the month have effective date options of: the 15th of the current month, the first of the next month, the 15th of the next month or the first of the month after next.

- E.g., a plan purchased on July 3 can be effective July 15, August 1, August 15 or September 1.

Plans purchased on or after the 15th of the month have effective date options of: the first of the next month, the 15th of the next month, the first of the month after next or the 15th of the month after next.

- E.g., a plan purchased on July 15 can be effective August 1, August 15, September 1 or September 15.

The deductible and maximum reset at the beginning of the calendar year, regardless of an enrollee's effective date of coverage.

- E.g., the deductible and maximum of a plan with effective date of June 12 will reset on January 1.

<sup>2</sup> Delta Dental PPO enrollees can pay monthly or annually.

# Delta Dental PPO plan designs



<b>Eligibility:</b> Primary enrollee, spouse (includes domestic partner), eligible dependent children up to age 26.		
<b>Plan type</b>	<b>Basic</b>	<b>Premium</b>
<b>Calendar Year Deductible</b>  Per enrollee Family	\$50 \$150	\$50 \$150
<b>Annual Maximum per enrollee per Calendar Year</b>	\$1,000	\$1,500
<b>Orthodontic Deductible per enrollee</b>	N/A	\$50
<b>Orthodontic Lifetime Maximum per enrollee</b>	N/A	\$1,500
<b>Benefits and Covered Services<sup>1</sup></b>	Delta Dental covers	Delta Dental covers
<b>Diagnostic and Preventive (D&amp;P) Services</b> Exams, cleanings, x-rays, sealants	100%	100%
<b>Basic Services</b> Fillings, simple extractions	50%	80%
<b>Cosmetic Services</b> Teeth whitening, mouth guards	Not a benefit	(Limited services covered under Basic) 80%
<b>Endodontics</b> Root canals	Limited services covered under Basic	(Covered under Major) 50%
<b>Periodontics</b> Gum treatments	Not a benefit	(Covered under Major) 50%
<b>Oral Surgery</b>	Limited services covered under Basic	(Covered under Major) 50%
<b>Prosthodontics</b> Bridges, dentures, implants	Not a benefit	(Covered under Major) 50%
<b>Major Services</b> Crowns, inlays, onlays, cast restorations	Not a benefit	50%
<b>Orthodontics</b> Adults and dependent children	Not a benefit	50%
<b>Waiting Periods</b>  D&P Basic Major Orthodontics	None 6 months N/A N/A	None 6 months 12 months 12 months

<sup>1</sup> Reimbursement is calculated based on maximum contract allowances. This benefit information is only a summary and not intended or designed to replace or serve as the plan Policy. Limitations and/or waiting periods may apply for some benefits; some services may be excluded from the plan. Purchasers should consult the Policy for complete plan information, including full limitations and exclusions. You can access plan Policies by visiting [deltadentalins.com/shopping/delta/get-a-quote](https://deltadentalins.com/shopping/delta/get-a-quote), entering some basic client information and then selecting the desired plan. Click the "Disclosure Form/Contract" button at the bottom of the page to view the Policy.

# Limitations & Exclusions



## Delta Dental PPO Limitations<sup>1</sup>

*Delta Dental will base payment for optional services on the contract allowance for the covered procedure. Optional services are those elected by the enrollee in lieu of lower-cost conventional services, such as composite instead of amalgam.*

1. Exams and cleanings are limited to twice each calendar year.
2. Bitewing x-rays are limited to once each calendar year (twice for enrollees under age 18).
3. Full mouth x-rays are limited to once every five years.
4. Topical fluoride is limited to enrollees under age 19 and no more than twice each calendar year.
5. Space maintainers are limited to the initial appliance and to children to age 14.
6. Sealants are limited to permanent first molars through age 8 and to permanent second molars through age 15; repair or replacement within 2 years of application is included in fee for original placement.

*The following limitations apply to the Premium PPO plan only:*

7. Periodontal scaling and root planing in the same quadrant are limited to once every two years.

8. Crowns, inlays/onlays (limited to enrollees age 12 and older) and prosthodontic appliances (bridges, dentures and implants) are limited to every five years. Permanent prosthodontic appliances are limited to enrollees age 16 and older; implants are limited to enrollees age 19 and older.
9. The orthodontic maximum amount is a lifetime maximum. Benefits are not paid to repair or replace any orthodontic appliance received under a Delta Dental plan.

## Delta Dental PPO Exclusions<sup>1</sup>

1. Treatment of injuries or illness covered by workers' compensation.
2. Cosmetic surgery or procedures for purely cosmetic reasons.
3. Maxillofacial prosthetics.
4. Provisional and/or temporary restorations (except under special circumstances for children 16 years of age or younger).
5. Services for congenital (hereditary) or developmental (following birth) malformations except for newborns.
6. Treatments or devices that increase the vertical dimension of an occlusion, restore an occlusion to normal, replace tooth structure lost by abrasion or erosion, or otherwise.

<sup>1</sup> The limitations and exclusions listed in this booklet are only a summary and not intended or designed to replace or serve as the plan Policy. Additional limitations and/or waiting periods may apply for some benefits; some additional services may be excluded from the plan. Purchasers should consult the Policy for complete plan information, including full limitations and exclusions. You can access plan Policies by visiting [deltadentalins.com/shopping/delta/get-a-quote](http://deltadentalins.com/shopping/delta/get-a-quote), entering some basic client information and then selecting the desired plan. Click the "Disclosure Form/Contract" button at the bottom of the page to view the Policy.

# Limitations & Exclusions cont.



7. Services provided, supplies furnished or devices started prior to an enrollee's effective eligibility date.
  8. Prescription drugs, pre-medication and relative analgesias.
  9. Charges for anesthesia, other than general anesthesia or IV sedation, administered by a provider in connection with covered oral surgery or selected endodontic and periodontal surgery.
  10. Extraoral grafts.
  11. Lab-processed crowns for children under age 12.
  12. Fixed bridges and removable partials for children under age 16.
  13. Indirectly fabricated resin-based inlays/onlays.
  14. Missed and/or canceled appointments.
- The following exclusion applies to the Basic PPO plan only:*
15. Services for any disturbance of the temporomandibular (jaw) joints (TMJ) or associated musculature, nerves and tissue except as provided under the TMJ benefit section, if applicable.

# Selling tips



**Online Services**

Username:

Password:

[Log In](#) | [Register Today](#)

[Username and Password help.](#)

**Health Care Marketplace (Exchange) Customers:**  
[Check Your Enrollment Status](#)

## Easy online appointment/registration

You'll need to be appointed/registered with us to sell Delta Dental plans. If you're not, visit us at [deltadentalins.com](http://deltadentalins.com), and click "[Register Today](#)"!<sup>1</sup>

If you have questions about your appointment status, need help registering or finding marketing materials, please contact Producer Services:

**Call:** 866-760-4080

**Email:** [producerservices@delta.org](mailto:producerservices@delta.org)

**Looking for a dental plan?**

Get the coverage you need and access to a nationwide network.

[Buy Individual or Family Plans](#)

[Get a Quote](#)

## Instant online quotes

For the most up-to-date plan rates, you and your clients can get an instant quote on our website. From the [deltadentalins.com](http://deltadentalins.com) homepage, just click the "Get a Quote" button.

## Smooth shopping and commissions experience

The simplest way for clients to enroll and for you to get credit is to share your unique individual broker link. The link will lead clients directly to our instant quoting and enrollment flow. Because it's tied to your broker number, we'll know who to credit the sale to when clients enroll. If you do not have one or need help, please reach out to Producer Services.

If you prefer not to use the link, once clients get an online quote (see above), they'll also have the option to purchase. Just tell clients to enter your broker number when they apply for the plan so you'll get credit.

## Coordination of benefits

Please note that Delta Dental Individual and Family plans are considered the enrollee's primary plan and do not permit coordination of benefits with another dental plan.

<sup>1</sup> Administrative processing fee applies; fees may vary based on state, product and legal entity.