



GO ABOVE AND BEYOND

with Delta Dental's Small Business Program

Delta Dental¹ can give small businesses a competitive edge in attracting and retaining happy, healthy employees.

It's been proven that satisfied employees are generally more productive at work² — but did you know that employer benefits packages are a leading factor in employee satisfaction? In 2014, employees considered benefits more important than compensation and job security to their workplace satisfaction, and family-friendly benefits were among the deciding factors.³

If you are currently offering your employees a medical plan that includes pediatric dental as part of an Essential Health Benefits plan (EHB), you may only be covering the bare minimum. EHB plans are affordable, but they don't offer robust benefits — like comprehensive orthodontic coverage. You might instead consider Delta Dental's Small Business Program for a portfolio of Delta Dental PPOSM and DeltaCare[®] USA plans⁴ that are specially designed to offer small businesses valuable benefits at a variety of price points.

THE SMALL BUSINESS PROGRAM OFFERS:

Comprehensive orthodontic coverage

- › Unlike EHB plans, our standard small business plans do not limit children's orthodontic coverage only to medically necessary services. Many of our small business plans offer valuable orthodontic coverage that could attract and retain top employees.
- › Our PPO and DeltaCare USA plans offer affordable orthodontic coverage and a treatment-in-progress provision. DeltaCare USA, in particular, offers an innovative option by allowing enrollees who qualify⁵ the option of keeping their previous orthodontist — even in a closed-network plan.

Attractive plan options and features

- › PPO plus Premier expands your open network access — to include the Delta Dental Premier[®] network — and provides greater enrollee cost protections (enrollees who visit a non-Delta Dental dentist receive no cost protections and usually pay the highest out-of-pocket costs).
- › D&P Maximum Waiver[®] allows enrollees to receive diagnostic and preventive care without those services applying to the annual maximum — encouraging them to visit the dentist regularly, and possibly reducing costly major services in the future.
- › All of our PPO plans for small businesses waive the deductible for diagnostic and preventive care, so your employees don't need to worry about satisfying a dollar amount before receiving full coverage for visiting the dentist for regular care.
- › Many of our PPO plans for small businesses offer a variety of options — like calendar year deductibles or maximums — so you can choose a benefits package that fits your unique objectives.

CONTACT YOUR DELTA DENTAL BROKER OR GENERAL AGENT TO FIND OUT MORE ABOUT OUR PLANS FOR SMALL BUSINESS!

¹ Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies.

² Oswald, A.J., Proto, E, & Sgroi, D. (2015). Happiness and Productivity. University of Chicago Press, 33(4).

³ Society for Human Resource Management. (2015). 2014 SHRM Strategic Benefits Survey—Leveraging Benefits to Retain Employees. Retrieved from www.shrm.org.

⁴ In California, Delta Dental PPO and DeltaCare USA are underwritten by Delta Dental of California.

⁵ Available to enrollees in active treatment, defined as when tooth movement has begun. Enrollees are responsible for all copayments and fees under their prior dental plan.