



## Joining Together To Serve You Better

**QualChoice and Delta Dental of Arkansas partner to bring health and dental insurance solutions to Arkansas businesses.**

The partnership of QualChoice and Delta Dental of Arkansas holds significant promise for Arkansas businesses, adding to the established healthcare offerings from QualChoice. QualChoice clients can add dental insurance from Delta Dental's portfolio of plans which provide the choice of dentists across one of the largest networks, access to needed oral care through comprehensive benefits plus savings for members, and easy administration of benefits for both businesses and their employees.



### Choice

We offer access to the largest dental network in Arkansas plus one of the largest networks in the country.

#### Our Arkansas network

Over 1,100 dentists and specialists with more than 2,100 locations<sup>1</sup>

#### The Delta Dental national network

148,000 dentists and specialists in all 50 states at 315,000 locations — and growing<sup>1</sup>



### Care

All Delta Dental Small Business Plans offer:

- 100% in-network coverage for exams, cleanings and X-rays, 2 times per year for every member
- Extra cleanings for expectant mothers and those living with diabetes, heart disease, or periodontal disease
- Sealants & fluoride treatments for kids through age 19
- Composite (tooth-colored) fillings on any tooth
- Dental implants
- Orthodontics for children
- Coverage for dependents up to 26 years old



### Right Start 4 Kids<sup>SM</sup>

RS4K provides **100% coverage** for all covered services for kids 12 years old and younger.



### Savings

Not only do our networks provide great choices, they also provide deep discounts for covered dental services.



**On average, we save our members 23% on covered dental services<sup>1</sup>**



### Convenience

#### Better for your business

- One group application
- Simple implementation
- One Account Manager
- Manage enrollment and billing of both your Medical and Dental benefits with the QualChoice *My Account* online portal

#### Better for your employees

- One ID card for dental and medical insurance
- Customer services reps available from 7 am to 7 pm CT
- Online Member Toolkit and mobile app

1. Delta Dental of Arkansas internal data (July 2021)

	QC 1000	QC 1500	QC 2000
Annual maximum (per person)	\$1,000	\$1,500	\$2,000
Deductible (per person / family)	\$50 / \$150	\$50 / \$150	\$50 / \$150
Waiting periods	No waiting periods for any services		
Delta Dental network	Delta Dental PPO + Premier		
Right Start 4 Kids	Included in all plans. No waiting periods, co-insurance, or deductible. 100% coverage on all covered services (except orthodontics) for kids 12 years old and younger visiting a Delta Dental network dentist.		
Carryover benefit	Included	Included	Included

#### DIAGNOSTIC AND PREVENTIVE SERVICES<sup>A</sup> (Not subject to deductible)

Cleanings, exams and X-rays	100%	100%	100%
Sealants	80%	80%	80%
Brush biopsy	100%	100%	100%

#### BASIC SERVICES<sup>A</sup>

Fillings (amalgam & composite)	80%	80%	80%
Emergency palliative treatment	80%	80%	80%
Minor restorative services	80%	80%	80%
Other basic services	80%	80%	80%

#### MAJOR SERVICES<sup>A</sup>

Endodontics (root canal therapy)	80%	80%	80%
Oral surgery	50%	80%	80%
Periodontics (surgical & non-surgical)	50%	50%	80%
Periodontal Maintenance	50%	50%	80%
Crowns	50%	50%	50%
Prostodontics (bridges, implants & dentures)	50%	50%	50%
Relines and repairs	50%	50%	50%
Orthodontia (children under 19 years of age)	Not Covered	50% \$1,000 lifetime max	50% \$1,500 lifetime max

#### MONTHLY RATES — VALID MONTH DAY, 2023 - MONTH DAY, 2024

Employee Only	\$31.15	\$38.07	\$39.43
Employee & Spouse	\$62.28	\$76.13	\$78.87
Employee & Child(ren)	\$68.28	\$81.62	\$87.74
Family	\$106.55	\$127.99	\$136.58

The rates above are for new group clients with 2 - 200 enrolled employees. To qualify for these rates: groups with less than 50 employees enroll at least 2 eligible employees; OR, groups with 51 - 200 employees enroll 35% or more of eligible employees.

A. In-network reimbursement rates are displayed. Out-of-network reimbursement rates are less than in-network reimbursement rates.

B. Small groups cannot consist entirely of immediate family members who would otherwise be eligible for an employee-spouse, employee-children, or family policy and should be enrolled as eligible dependents of the subscriber.

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