



State of Arkansas Retirees Dental and Vision Plans (SOAR)

LEARN MORE AND ENROLL TODAY!

www.mysmilecoverage.com/SOAR
(844) 304-7627

Keep your smile healthy with dental benefits from Delta Dental

Delta Dental is America's largest, most experienced dental carrier and our networks, Delta Dental Premier® and Delta Dental PPOSM, are the largest in the nation. As the marketplace leader, we deliver unmatched quality and value in our plans and services and provide millions of Americans with affordable access to oral health care.

Having an insurance policy administered by Delta Dental not only helps you get the regular care you need to stay healthy, it also gives you financial protection from unexpected, and often expensive, problems.

To save you money in the long run

Prevention costs less than treatment. Most dental plans, such as Delta Dental Individual and Family, encourage prevention by covering the cost of exams, cleanings, X-rays and more in order to help prevent dental disease rather than to perform expensive, and sometimes painful, restoration work later.

Manage your health better with regular dental check-ups

Your smile is a good indicator of your health. Did you know that your dentist can detect more than 120 signs and symptoms of nondental diseases, including diabetes and heart disease? Early detection of certain diseases, like diabetes, has proven to be one of the best ways to prevent further complications. In addition, regular preventive dental care can lower your blood sugar levels actually helping you manage your overall health, as well as health care costs.*

Take care of your smile and vision

Choose the dental plan that best fits your needs, and add vision to receive coverage for eye exams and glasses or contacts. With Delta Dental, you can keep your smile and vision healthy at a price you can afford.

Easy access to dentists, easy to use benefits

Delta Dental provides access to the largest dental network in the country. And your benefits are easy to use. Participating dental offices will complete and file claims for you, so there is no paperwork for you and you don't have to wait to get reimbursed when visiting participating providers.

Great coverage at a great price

Delta Dental benefits are affordably priced. For more information about costs and details of coverage, including exclusions and limitations, visit www.mysmilecoverage.com/SOAR or call (844) 304-7627.

*Sources: J Am Dent Assoc, Vol 134, No suppl_1, 41S-48S. 2003 American Dental Association and Dental Management of The Medically Compromised Patient, 7th Edition, 2008, Mosby Elsevier, St. Louis, MO.



Benefit highlights

Your Delta Dental benefits include coverage at all levels of service—from routine cleanings to root canals. You can go to any licensed dentist, however, you may save on out-of-pocket costs by going to a Delta Dental PPO dentist.

Covered services	Delta Dental PPO or Delta Dental Premier dentist	Nonparticipating dentist	Waiting periods*
Dental plans			
Diagnostic and preventive services ¹ —Two routine exams per benefit period; X-rays; two cleanings per benefit period; two fluoride applications for dependent children up to age 19; sealants for dependent children up to age 16.	100%	80%	None
Basic restorative services *—Minor emergency treatment; fillings; simple extractions; space maintainers for dependent children up to age 14; stainless steel crowns for dependent children up to age 16.	80%	60%	None
Major restorative services —Crowns; endodontics (root canals); oral surgery; dentures, bridges, partials; periodontic treatment (gum disease).	60%	50%	6 months
Individual/family deductible	\$50/\$150		Out-of-network benefits Services conducted through an out-of-network dentist will be reduced as indicated above by Delta Dental of Arkansas after applying the applicable deductibles, copayments and maximums. This means your out-of-pocket expense will be more if you choose an out-of-network dentist.
Individual benefit-year maximum	\$1,500		

Vision plans in-network covered benefits

Contact lenses in lieu of lenses and frames

Vision exam	Every 12 months	Covered in full after \$10 copay.	Elective	Every 12 months	\$150 which can be used toward the evaluation, fitting and follow-up care.
Frame	Every 24 months	Covered in full after \$15 copay for any frame with a wholesale value up to \$50 (retail prices will vary but will be approximately up to \$150). Frames from participating Walmart locations are covered up to a \$68 retail value.		Medically necessary	Every 12 months
Lenses	Every 12 months	Standard single vision, bifocal, trifocal and lenticular covered in full after \$15 copay.	Laser vision correction	Once per lifetime	\$150 per covered member
Monthly premiums			Dental	Dental and vision	
Individual			\$38.98	\$48.23	
Individual & spouse			\$77.70	\$96.21	
Individual & children			\$75.86	\$92.95	
Individual & family			\$125.72	\$153.39	

***Waiting periods will be waived if:** 1) Your application is received within 31 days of the termination of your prior carrier. 2) You have had at least six months of continuous coverage in major restorative services. To waive waiting periods, please submit a copy of your Certificate of Creditable Coverage verifying your previous dental coverage and a copy of your covered benefits. ¹Deductible does not apply.

The dental plans offered in this brochure do not include pediatric dental services as required under the Affordable Care Act (ACA). To learn more about Delta Dental's ACA compliant dental plans, please call our marketing representatives at (800) 971-4108 or visit www.mysmilecoverage.com/AR.

NOTES: The above summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your policy. These dental plans are available exclusively to members of organizations offering Delta Dental to them. Products and services referred to in this brochure are not available in all states or jurisdictions.