



My Healthy Smile Kit

Delta Dental of Kentucky

 **DELTA DENTAL**[®]

Taking care of your smile is important for your oral health as well as your overall health.

RESPIRATORY PROBLEMS

Poor oral hygiene can increase the risk for pneumonia & respiratory infections.¹

PERIODONTAL DISEASE

The Surgeon General reports that at least 80% of American adults have gum disease.²

HEART DISEASE

People with gum disease are 2x as likely to die from a heart attack and 3x as likely to die from stroke.³

RHEUMATOID ARTHRITIS

Research has found an association between gum disease and rheumatoid arthritis.⁴

DIABETES

Diabetes & bleeding gums may increase your risk of premature death.⁵



The good news? Dentists are disease detectives.



Dentists can act as disease detectives by simply examining your mouth, head and neck for signs and symptoms of health issues. More than 120 signs and symptoms of non-dental diseases can be found during a routine dental exam.

¹<https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

²https://www.adha.org/resources-docs/7228_Oral_Health_Total.pdf

³<https://www.health.harvard.edu/heart-health/gum-disease-and-heart-disease-the-common-thread>

⁴<https://nras.org.uk/resource/gum-disease/>

⁵<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3228943/>

Dental benefits designed for every stage of life.

Don't take any chances when it comes to your smile and oral health. Protecting your smile and keeping up with good oral health habits has a direct impact on your overall health. Delta Dental of Kentucky offers individual and family plan options designed for every stage of your smile. Invest in your smile today and let Delta Dental keep you healthy.

The Delta Dental Difference[®]



Bundles for Dental & Vision

Single bill and ID card available with any type of bundle.



More Network Savings

Average network savings of 38% on PPO network and 27% on PPO Plus Premier network.



Quick Call Times

Average wait to speak to a customer service representative is 14 seconds.



Members can access their benefits 24/7 with the online Member Portal.

Members can access their benefits online - anywhere, anytime. They can view their plan, access ID cards, review claims, check eligibility, and more!

Example of how dental benefits work

The below example for a composite filling shows how members with minor services covered at 80% save on out-of-pocket costs by staying in-network.*

	Submitted Fee	Delta Dental Allowed Fee	Delta Dental Pays	Member Pays
Delta Dental PPO	\$176	\$124	\$99.20	\$24.80
Delta Dental Premier	\$176	\$143	\$114.40	\$28.60
Out-of-Network	\$176	\$87	\$69.60	\$106.40

*Payment examples shown above are illustrative only. Fees and reimbursements can vary by location and provider. Benefit coverages, levels and deductibles may vary by client. They do, however, represent how payment is determined.



Bundle dental & vision benefits for the best value.

Delta Dental of Kentucky can help protect your eyes along with your smile. DeltaVision®, a partnership between Delta Dental of Kentucky and VSP®, provides comprehensive vision benefit plans to individuals and families. DeltaVision is available alone or bundled with a dental plan.

Included in your plan:

- Fully-covered WellVision® eye exam
- Lowest out-of-pocket costs
- 100% coverage on polycarbonate lenses for children
- 100% coverage on standard single vision lenses and standard progressive lenses for adults
- \$150 frame allowance or contact allowance
- Average of 15-20% savings for laser vision correction

You'll see the difference with DeltaVision.

Best Benefits, Biggest Network.

- Members choose the provider that's right for them
- Access to more than 100,000 independent doctors and retail chains
- **In-network with Walmart/Sam's Club and Costco**

Value-packed Plans.

- Fully-covered WellVision Exam
- Average savings of 30% off the most popular lens enhancements

Award Winning Customer Service.

- Access to VSP's award-winning customer service team 7 days a week

In-network optical retailers include:

Walmart 
Vision Center

 **Sam's Club**
Optical

COSTCO
OPTICAL

& more!

ky.deltadental.com/deltavision

Perfect Smiles	PPO PLUS PREMIER	Year One	Year Two	Year Three
Preventive & Diagnostic <i>Cleanings, Exams, X-rays, Sealants</i>		100%	100%	100%
Minor Services <i>Fillings, Extractions</i>		10%	30%	50%
Major Services <i>Crowns, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics</i>		10%	30%	50%
Annual Maximum <i>Per covered individual</i>		\$750	\$1,000	\$1,250

Bright Smiles	PPO	Year One	Year Two	Year Three
Preventive & Diagnostic <i>Cleanings, Exams, X-rays, Sealants</i>		100%	100%	100%
Minor Services <i>Fillings, Extractions</i>		50%	80%	80%
Major Services <i>Bleaching, Crowns, Veneers, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics</i>		25%	50%	50%
Orthodontics <i>No Age Limit; \$1,000 Lifetime Max.</i>		n/a	50%	50%
Annual Maximum <i>Per covered individual</i>		\$500	\$1,000	\$1,500

Vibrant Smiles	PPO PLUS PREMIER	Year One	Year Two	Year Three
Preventive & Diagnostic <i>Cleanings, Exams, X-rays, Sealants</i>		100%	100%	100%
Minor Services <i>Fillings, Extractions</i>		25%	50%	80%
Major Services <i>Crowns, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics</i>		25%	40%	50%
Annual Maximum <i>Per covered individual</i>		\$1,000	\$1,750	\$2,000

Radiant Smiles	PPO PLUS PREMIER	Year One	Year Two	Year Three
Preventive & Diagnostic <i>Cleanings, Exams, X-rays, Sealants</i>		100%	100%	100%
Minor Services <i>Fillings, Extractions</i>		40%	60%	80%
Major Services <i>Crowns, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics</i>		30%	45%	60%
Orthodontics <i>No Age Limit; \$1,000 Lifetime Max.</i>		n/a	50%	50%
Annual Maximum <i>Per covered individual</i>		\$1,500	\$2,000	\$2,500

What is an annual maximum?

An annual maximum is the maximum dollar amount your dental insurance will pay toward the cost of dental services and/or treatment in a benefit plan year, typically a 12-month period.

Each time a dental claim is submitted, Delta Dental subtracts the cost that has been paid for the service from your maximum.

Your annual maximum applies only to the portion your dental insurance plan pays on your behalf. Any deductibles or co-pays that you pay do not count towards your annual maximum.

Monthly Premiums

Effective until 12/31/2026

Perfect Smiles	
Subscriber Only	\$35.02
Subscriber + 1	\$65.29
Family	\$102.01
Bright Smiles	
Subscriber Only	\$40.75
Subscriber + 1	\$77.16
Family	\$132.07
Vibrant Smiles	
Subscriber Only	\$48.70
Subscriber + 1	\$86.76
Family	\$133.66
Radiant Smiles	
Subscriber Only	\$62.62
Subscriber + 1	\$115.07
Family	\$187.39

	DeltaVision 150	DeltaVision 175
WellVision Exam®		
<i>Exam Co-Pay</i>	\$10	\$10
<i>Exam Frequency</i>	12 months	12 months

Prescription Glasses		
<i>Glasses Co-Pay</i>	\$10	\$10
<i>Frame Allowance</i>	\$150	\$175
<i>Lenses Frequency</i>	12 months	12 months
<i>Frame Frequency</i>	24 months	12 months
<i>Covered Lenses</i>	Single vision, lined bifocal and lined trifocal lenses. Polycarbonate lenses for children.	Single vision, lined bifocal and lined trifocal lenses. Polycarbonate lenses for children.

Contact Lenses (in lieu of glasses)		
<i>Contact Lens Exam Co-Pay (fitting and evaluation)</i>	Up to \$60	Up to \$60
<i>Contacts Allowance</i>	\$150	\$175
<i>Contacts Frequency</i>	12 months	12 months

Extra Discounts and Savings	
<i>Featured Frames</i>	\$195 allowance on featured frame brands. Check vsp.com for current offers
<i>Glasses and Sunglasses</i>	20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam
<i>Retinal Screening</i>	No more than a \$39 co-pay on routine retinal screening as an enhancement to WellVision Exam
<i>Laser Vision Correction</i>	Average 15-20% discount

Monthly Rates <i>Effective until 12/31/2026</i>	DeltaVision 150	DeltaVision 175
Subscriber Only	\$8.97	\$14.26
Subscriber + 1	\$17.93	\$28.51
Family	\$29.24	\$48.22

Amplifon Hearing Health Care Program

Brought to you by Delta Dental of Kentucky and Amplifon



If you think you may have hearing loss, rest easy.

Delta Dental of Kentucky has teamed up with Amplifon to offer you quality hearing health care.

**40 million
Americans
have hearing loss¹**

Hearing loss affects people of all ages. In fact, **about 12%** of the U.S. working population has hearing difficulty.

Stay sharp, happy, safe, and productive — don't wait to treat your hearing loss.



Hearing loss can come on gradually. You may not even notice it's happening. As a rule of thumb, if your hearing test reports your hearing is OK, stick to once every three to five years. You should test your hearing annually if you are 55 or older or are experiencing any of the following:

- Consistent exposure to loud noises
- Difficulty understanding in noisy environments or in groups
- Hearing mumbling or feeling as though people are not speaking clearly
- Ringing in your ears

HEARING DISCOUNT PROGRAM BENEFITS

Diagnostic Services

Hearing exam covered **up to \$125***

Hearing Devices

Coverage **up to \$2,995*** per device, including all major brands and technology levels. Amplifon will find the solution that best fits your lifestyle and budget from one of their 10 manufacturers.

HSA, HRA and FSA accepted. Financing available to those who qualify.

Continuous Care – Easy as 1-2-3

1 year of follow up care ensures smooth transition to your new hearing aids

2 years of FREE batteries ^{**} to keep you powered

3-year warranty for loss, repairs and damage

RISK FREE 60-DAY TRIAL

100% money-back guarantee

LOW PRICE GUARANTEE

Amplifon beat any local quote by 5%!

www.amplifonusa.com/deltadentalky | 877-606-1591, TTY:711

**Batteries - Maximum of 80 cells/ear per year. Risk-free trial - 100% money-back guarantee if not completely satisfied. No restocking or return fees. Warranty - Some exclusions apply. Limited to one-time claim for loss and damage. Manufacturer deductible may apply.

¹ Source: <https://www.asha.org/articles/untreated-hearing-loss-in-adults/>

Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Delta Dental Of Kentucky and Amplifon are independent, unaffiliated companies. The Amplifon Hearing Health Care discount program is not approved for use with any 3rd party payor program, including government and private third-party payor programs. Hearing services are administered by Amplifon Hearing Health Care, Corp.

How to find a Delta Dental participating provider:

First, determine the Delta Dental plan(s) you are looking at for your dental benefits and then search using the methods below:

Delta Dental PPO™ – In-network benefits are available through providers who participate in the Delta Dental PPO network. (See your benefit summary for specific coverage levels by network.)

Delta Dental Premier® – In-network benefits are available through providers who participate in the Delta Dental Premier network. (See your benefit summary for specific coverage levels by network.)

Delta Dental PPO Plus Premier™ – In-network benefits are available through providers who participate in the Delta Dental PPO or Delta Dental Premier network. (See your benefit summary for specific coverage levels by network.)

DeltaCare® USA – Benefits are only available through providers who participate in the DeltaCare network.



Internet

Visit ky.deltadental.com and request the information by city, state, zip code, provider's name or specialty.



Mobile App

Download the mobile app for Apple or Android. To download, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental.



Customer Service

Call Delta Dental customer service at 800-955-2030 and ask if your provider is participating in the network associated with the plan that you have chosen.



Call Your Provider

Call your provider's office and ask if he/she participates in the network associated with the plan that you have chosen.

How to find a VSP participating provider:

Search under the VSP Choice Network for any DeltaVision® plan:



Internet

Visit VSP.com and request the information by city, state, zip code, provider's name or specialty.



Mobile App

Download the mobile app for Apple or Android. To download, visit the App Store (Apple) or Google Play (Android) and search for VSP.



Customer Service

Call VSP customer service representatives at 800-877-7195 and ask if your provider is participating in the VSP Choice Network.



Call Your Provider

Call your provider's office and ask if he/she participates in the network associated with the plan that you have chosen.

It is important that you verify a provider's status each time you seek care as a provider contract may change. It is your responsibility to verify that the provider you use is contracted with the Delta Dental network associated with the plan that you have chosen. If you receive treatment from a non-network provider, your benefits may be paid at a lower percentage or you may be balance billed.



HOW TO ENROLL

1

Visit MyHealthySmileKit.com

2

Enter your Zip Code, DOB
and select effective date.

3

Select your dental plan,
vision plan & enroll!

Questions or concerns? Call 800-955-2030 to speak with one of our local customer service representatives or to enroll over the phone.

Delta Dental of Kentucky | ky.deltadental.com | 800-955-2030

Delta Dental of Kentucky has provided more than \$20 million to Non-profits across Kentucky since 2003.

*Registered Mark of Delta Dental Plans Association