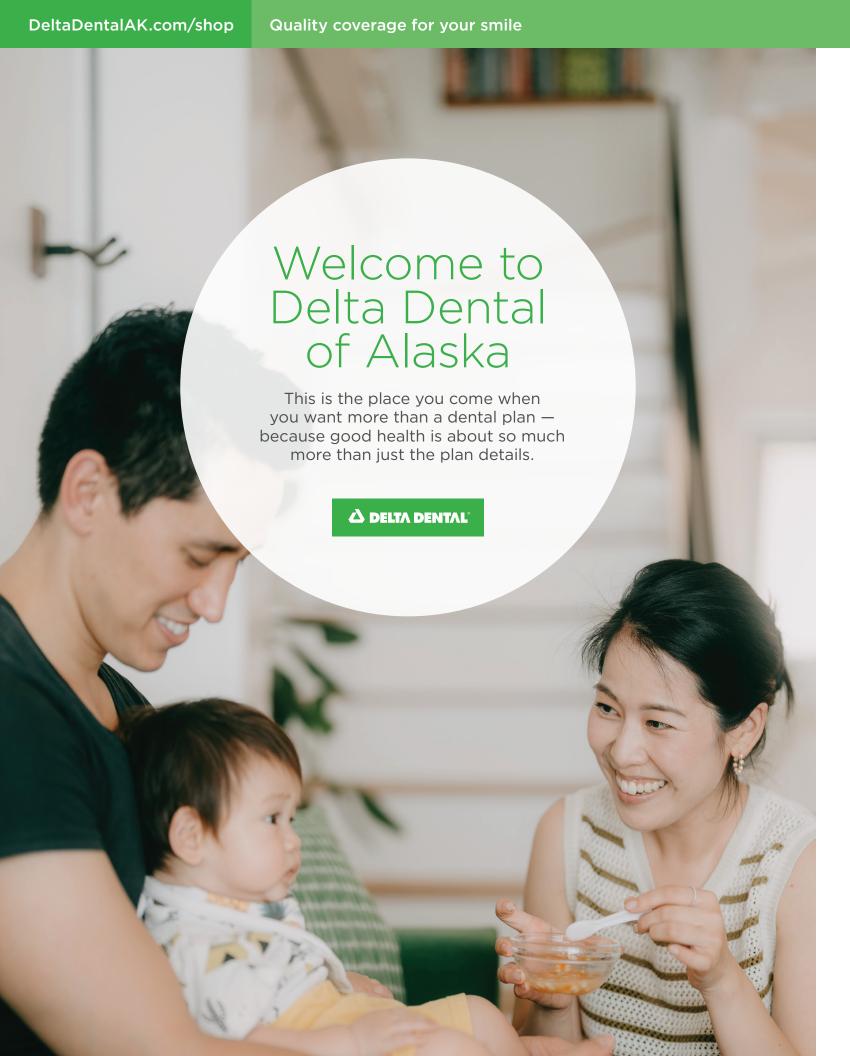
# Individual & family



Required filings that relate to these 2025 plans are currently under review by the applicable regulatory agencies and are subject to change until approved.





# Quality coverage for your smile

We offer dental insurance options to help you and your family achieve better oral health. With Delta Dental of Alaska plans, you'll have access to one of the nation's largest dental networks. That means you can choose from thousands of dentists across the state and the country.



Savings from in-network dentists



Cleanings every six months

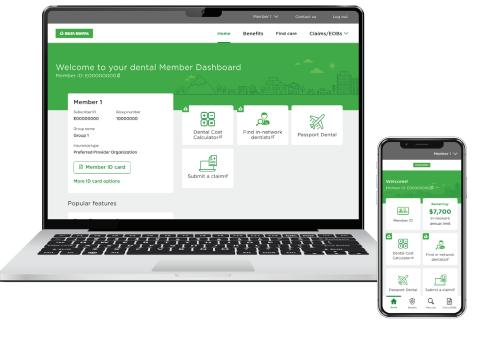


Superior customer service



Freedom to choose a dentist

Our dental plans include useful online tools, resources and special programs for those of you who may need extra attention for your pearly whites.

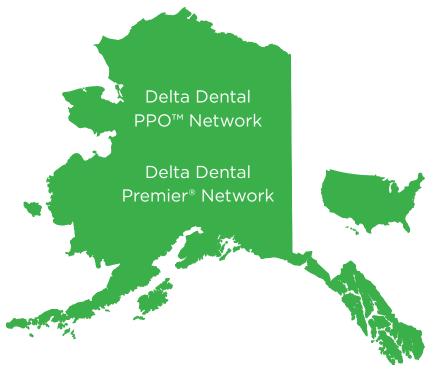




Ready to choose? Make your selection at <u>DeltaDentalAK.com/shop</u>

## Delta Dental networks go where you go

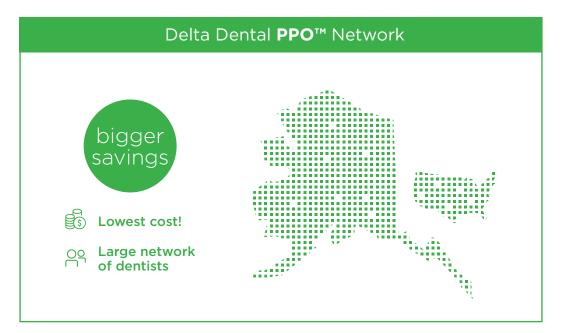
With access to thousands of dentists across the state and country. In-network dentists agree to accept our contracted fees as full payment, saving you out-of-pocket costs.



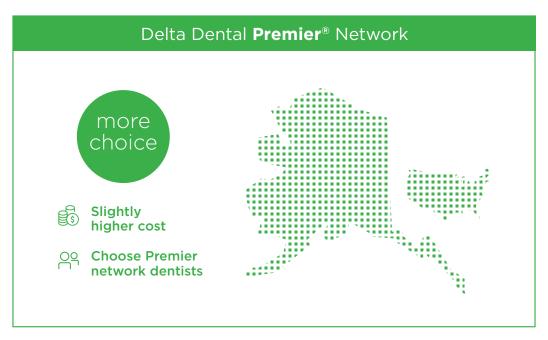
The **Delta Dental PPO™** Network offers these dental plans:

The **Delta Dental Premier**® Network offers these dental plans:

Delta Dental Premier® Healthy Smiles Delta Dental Premier® Plan Delta Dental Premier® 1000 Delta Dental Premier® Preventive Alaska Mandated Plan



OR





See if your dentist is in network at <u>deltadentalAK.com</u>
Then, choose Find a Provider and select your dental network.



DeltaDentalAK.com/shop Quality coverage for your smile DeltaDentalAK.com/shop

#### 2025 Dental plan benefit table

							H S			
							Special Youth-Only Plan		Direct Only Non-Certified Plan	
	Delta Dental PPO™ 1000 Plan <sup>1,2,3</sup>		Delta Dental PPO™ 1500 Plan <sup>1,2,3</sup>		Delta Dental Premier® Plan <sup>1,2,3</sup>		Delta Dental Premier® Healthy Smiles <sup>3</sup>		Delta Dental Premier® 1000 Plan <sup>4, 5, 6</sup>	
	Ages 0-18	Ages 19+	Ages 0-18	Ages 19+	Ages 0-18	Ages 19+	Ages 0-18 only (adults not covered)	Ages 19+ (not covered)	All ages	
What you pay for the in-netv	vork care you re	ceive each year	– out-of-netwo	rk services may b	e covered at a	different rate				
Deductible per person	\$50		\$50		\$0		\$0	Not covered	\$50 (for all ages)	
Deductible per family	\$150		\$150		\$0		\$0	Not covered	\$150 (for all ages)	
Annual maximum (age 19+)	\$1,000		\$1,500		\$1,100		N/A	Not covered	\$1,000 (for all ages)	
Out-of-pocket maximum (ages 0-18)	\$425 for 1 member \$850 for 2+ members (in-network only)		\$425 for 1 member \$850 for 2+ members (in-network only)		\$425 for 1 member \$850 for 2+ members		\$425 for 1 member \$850 for 2+ members	Not covered	N/A	
Out-of-network benefits available	•		•		•		•	Not covered	•	
Class 1	1		1		1		'			
Exams & X-rays	0%	0%	0%	0%	15%	20%	15%	Not covered	0%	
Cleanings	0%	0%	0%	0%	15%	20%	15%	Not covered	0%	
Periodontal maintenance	0%	0%	0%	0%	15%	20%	15%	Not covered	0%	
Sealants	0%	0%	0%	0%	15%	20%	15%	Not covered	0%	
Topical fluoride	0%	0%	0%	0%	15%	20%	15%	Not covered	0%	
Class 2			1	'	1	'	'	1		
Space maintainers	50% after deductible	Not covered	50% after deductible	Not covered	60%	Not covered	60%	Not covered	20% after deductible	
Restorative fillings	50% after deductible	20% after deductible	50% after deductible	20% after deductible	60%	35%	60%	Not covered	20% after deductible	
Class 3			1	'	1	'	'			
Oral surgery	70% after deductible	50% after deductible	70% after deductible	50% after deductible	70%	50%	70%	Not covered	50% after deductible	
Endodontics	70% after deductible	50% after deductible	70% after deductible	50% after deductible	70%	50%	70%	Not covered	50% after deductible	
Periodontics	70% after deductible	50% after deductible	70% after deductible	50% after deductible	70%	50%	70%	Not covered	50% after deductible	
Restorative crowns	70% after deductible	50% after deductible	70% after deductible	50% after deductible	70%	50%	70%	Not covered	50% after deductible	
Bridges	70% after deductible	50% after deductible	70% after deductible	50% after deductible	70%	50%	70%	Not covered	50% after deductible	
Partial and complete dentures	70% after deductible	50% after deductible	70% after deductible	50% after deductible	70%	50%	70%	Not covered	50% after deductible	
Anesthesia	70% after deductible	50% after deductible	70% after deductible	50% after deductible	70%	50%	70%	Not covered	50% after deductible	
Implants	70% after deductible	Not covered	70% after deductible	Not covered	70%	Not covered	70%	Not covered	Not covered	
Orthodontia	70% after deductible	Not covered	70% after deductible	Not covered	70%	Not covered	70%	Not covered	Not covered	
Features		'			'	· 	'			
Provider network	Delta Dental PPO™ Network		Delta Dental PPO™ Network		Delta Dental F	Premier® Network	Delta Dental Premier® Network		Delta Dental Premier® Network	
Service area	Anchorage, Mat-Su Valley, Fairbanks North Star Borough		Anchorage, Mat-Su Valley, Fairbanks North Star Borough		Statewide		Statewide		Statewide	

#### Plan highlights



#### **Healthy Smiles**

Healthy Smiles is a special youth-only Delta Dental Premier® plan for ages 0-18. No benefits will be paid for members 19+ enrolled in this plan.



#### Premier® 1000 Plan

Delta Dental Premier® 1000 is a non-certified dental plan that does not include the ACA Pediatric benefits, members of any age can enroll in this plan. Only available direct at DeltaDentalAK.com/shop.



#### Out-of-network available

For out-of-network benefits, scan the QR code, then click the Summary of Benefits (SOB) link for detailed information on each plan.

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1 For Class 2 services, 6-month exclusion period applies for ages 19 and over. Exclusion periods may be waived with one year of prior dental coverage, and no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy. For PPO plans, the exclusion period also applies to out-of-network services for under age 19. 2 For Class 3 services, 12-month exclusion period applies for ages 19 and over. Exclusion periods may be waived with one year of prior dental coverage, and no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy. For PPO plans, the exclusion period also applies to out-of-network services for under age 19. 3 Only medically necessary orthodontia is covered. 4 For Class 2 services, 6-month exclusion period applies if the member does not have one year of prior dental coverage with no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy. 5 For Class 3 services, 12-month exclusion period applies if the member does not have one year of prior dental coverage with no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy. 6 Pediatric limitations do not apply. Follow Delta Dental standard limitations.

These benefits and Delta Dental Plan policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various dental plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

DeltaDentalAK.com/shop Quality coverage for your smile DeltaDentalAK.com/shop

#### 2025 Dental plan benefit table

	Delta Dental Premier® Preventive Alaska Mandated Plan <sup>1, 2</sup>					
	All ages					
What you pay for the in-network care you receive each year						
Deductible per person	\$25 (for all ages)					
Deductible per family	\$75 (for all ages)					
Annual maximum	\$500 (for all ages)					
Out-of-pocket maximum	N/A					
Out-of-network benefits available	•					
Class 1						
Exams & X-rays	0% after deductible					
Cleanings	0% after deductible					
Periodontal maintenance	0% after deductible					
Sealants	0% after deductible					
Topical fluoride	0% after deductible					
Space maintainers	0% after deductible					
Class 2						
Restorative fillings	90% after deductible					
Oral surgery	90% after deductible					
Endodontics	90% after deductible					
Periodontics	90% after deductible					
Anesthesia	90% after deductible					
Class 3						
Restorative crowns	90% after deductible					
Bridges	90% after deductible					
Partial and complete dentures	90% after deductible					
Implants	90% after deductible					
Orthodontia	Not covered					
Features						
Provider network	Delta Dental Premier® Network					
Service area	Statewide					

# Out-of-network available For out-of-network benefits, scan the QR code, then click the Summary of Benefits (SOB) link for detailed information on each plan.

1 For Class 2 services, 6-month exclusion period applies for ages 19 and older. Exclusion periods may be waived with one year of prior dental coverage, and no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy. 2 For Class 3 services, 12-month exclusion period applies for ages 19 and older. Exclusion periods may be waived with one year of prior dental coverage, and no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy.

These benefits and Delta Dental Plan policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various dental plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

# Calculate what you pay each month

Our plans offer competitive premiums — the amount you pay each month for coverage. If you want great benefits and value, you're in good hands.

When selecting your dental plan, you want to know:



Who are these premiums for?

These premiums apply to members who live anywhere in Alaska.

#### What affects my premium?

The plan, your age and the ages of your dependents may affect your premium amount. If you have more than three dependents under age 21 on the plan, you will only be charged a premium for the first three. Child dependents ages 21 through 25 have a premium based on their actual age. Having a birthday during a plan year won't affect your current premium. When you renew your plan in January, your premium will reflect the current plan amount for your age.

9

#### 2025 plan rates (Premiums effective Jan. 1, 2025 through Dec. 31, 2025) Delta Dental Delta Dental Delta Dental Delta Dental Delta Dental Delta Dental Age PPO™ 1000 PPO™ 1500 Premier® Premier® Premier® 1000 Premier® Preventive Alaska Healthy Smiles Mandated Plan 0-18 19-24 25-29 30-34 35-39 Dental rates TBD 40-44 45-49 50-54 55-59 60-63 64+

 $8 \,$ 

#### Nondiscrimination notice

We follow federal civil rights laws. We do not discriminate based on race, religion, color, national origin, age, disability, gender identity, sex or sexual orientation.

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

#### If you need any of the above, call:

888-217-2365 (TDD/TTY 711)

If you think we did not offer these services or discriminated, you can file a written complaint.
Please mail or fax it to:

Delta Dental of Oregon and Alaska Attention: Appeal Unit 601 SW Second Ave. Portland, OR 97204 Fax: 503-412-4003

## If you need help filing a complaint, please call Customer Service.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone:

U.S. Department of Health and Human Services 200 Independence Ave. SW, Room 509F HHH Building, Washington, DC 20201 800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at hhs.gov/ocr/office/file/index.html.

### Scott White coordinates our nondiscrimination work:

Scott White, Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

DeltaDentalAK.com | DeltaDentalOR.com

△ DELTA DENTAL®

Dental Plan of Oregon. Dental plans in Alaska provided by Delta Dental of

Delta Dental of Oregon & Alaska

ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hổ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)

注意:如果您說中文,可得到免費語言幫助服務。 請致電1-877-605-3229(聾啞人專用:711)

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 211 -877-605 (الهاتف النصى: 711)

بولتے ہیں تو ان (URDU) توجہ دیں: اگر آپ اردو اعانت آپ کے لیے بلا معاوضہ دستیاہہ ہے۔ 2 کال کریں (TTY: 711) 1-877-605-3229

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

ATTENTION: si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY: 711)

توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzdienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意:日本語をご希望の方には、日本語 サービスを無料で提供しております。 1-877-605-3229 (TYY、テレタイプライター をご利用の方は711)までお電話ください。 અગત્યનું: જો તમે (ભાષાં તર કરેલ ભાષા અહીં દશાર્વો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອ ດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (ТТҮ: 711)

ATENŢIE: Dacă vorbiţi limba română, vă punem la dispoziţie serviciul de asistenţă lingvistică în mod gratuit. Sunaţi la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយ ត្រ័វការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥតគិតថ្លៃ គឺមានផ្ដល់ជូនលោកអ្នក។ សូមទូរស័ព្ទ ទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

โปรดหราบ: หากคุณพูดภาษาไทย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โทร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le totogia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)



Small group

Large group

#### Questions? We're here to help.

Call one of our offices listed below. TTY users, please call 711.

#### Anchorage office

510 L Street, Suite 270 Anchorage, AK 99501 855-718-1767

#### Portland office (corporate headquarters)

601 SW Second Ave. Portland, OR 97204-3156 855-718-1767

#### DeltaDentalAK.com

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