

Delta Dental of Illinois Individual Plans Offer:

- Rich coverage for preventive services like exams, cleanings, X-rays, sealants and fluoride treatments
- Coverage for major services like gum disease treatment, root canals, dentures and crowns
- Freedom to use any dentist (the most out-of-pocket savings will be realized with a Delta Dental PPOSM dentist)
- Rates from as low as \$15 per month to \$35 per month for an individual with monthly payment options

Finding a Dentist

Enrollees can choose any licensed dentist, but will pay the least out-of-pocket by using a Delta Dental PPO dentist. More than 5,000 dentist locations across the state participate in the Delta Dental PPO network. To locate a network dentist, visit the Dentist Search on our website at www.deltadentalil.com.

Because the individual plans are based on the Delta Dental PPO network, Delta Dental Premier[®] and non-network dentists can bill you for charges above the allowed Delta Dental PPO amount. However, Delta Dental Premier dentists cannot bill you for charges above the allowed Delta Dental Premier amount.

- Delta Dental PPO network: Lowest out-of-pocket costs.
- Delta Dental Premier network: Higher out-of-pocket costs than PPO, but may be lower than non-network.
- Non-network: Highest out-of-pocket costs.



We give you a reason to smile.[™]

At Delta Dental of Illinois, we are passionate about oral health and its importance to generations of families.

For more information about our individual dental insurance plans for Illinois residents, visit www.deltadentalil.me. You can also contact Delta Dental of Illinois at 877-824-2776, Monday – Friday from 8:30 a.m. to 5:00 p.m. CST or individual@deltadentalil.com, or contact your health insurance broker.



Delta Dental of Illinois
877-824-2776

www.deltadentalil.me

Individual Dental Insurance

For Illinois Residents From
Delta Dental of Illinois



Now, Illinois individuals, couples and families have access to an individual dental plan that protects their smile and their wallet – offered by Illinois' most experienced dental carrier.

Dental benefits are about much more than a pretty smile

With Delta Dental of Illinois' individual dental plan options, you can help protect your oral health and your wallet. Our individual dental coverage gives Illinois consumers a choice of plans that meet their needs at affordable rates.

Studies have linked gum disease to systemic conditions, such as diabetes and heart disease, and indicate that some form of gum diseases affects 75 percent of the U.S. population. Preventive dental care, such as regular cleanings, is the most effective way to protect oral health.

Delta Dental of Illinois' individual plan designs focus on preventive care and offer Illinoisans a dental benefit program at a cost you can afford. And because oral health care is so important to overall health, our individual coverage includes Delta Dental of Illinois' Enhanced Benefits Program*, which offers enhanced coverage for individuals who have specific health conditions that can be positively affected by additional oral health care – like pregnancy, diabetes, high-risk cardiac conditions and suppressed immune systems.

Serious oral health problems can be expensive and time-consuming to treat. The fact is people with dental insurance are more likely to get the preventive care they need and avoid costly and serious oral health problems. If you are considering getting dental insurance, think about Delta Dental of Illinois.

Enroll today at www.deltadentalil.me.

* The Enhanced Benefits Program is included with the Gold and Silver Plans. The Bronze Plan offers additional general cleanings and fluoride for at-risk individuals.

Individual Plan Options	Gold	Silver	Bronze
	Delta Dental PPO/Delta Dental Premier/Non-Network <i>All plans are based on the Delta Dental PPO network. Delta Dental PPO dentists cannot bill over the PPO allowed amount. Delta Dental Premier and non-network dentists can bill for charges above the allowed Delta Dental PPO amount. However, Delta Dental Premier dentists cannot bill for charges above the allowed Delta Dental Premier amount.</i>		
Annual Maximum (benefit year)	\$1,500	\$1,000	\$500
Deductible (benefit year) (per person, applies to all services)	\$50	\$75	\$25
Covered Dental Services			
Preventive Services <ul style="list-style-type: none"> Exams (limited to 2 per person in a benefit year) Cleanings (limited to 2 per person in a benefit year) Bitewing X-rays (limited to 1 set per person in a benefit year) X-rays (full mouth/panoramic – limited to 1 per person every 36 months) Flouride Treatments (limited to 1 per person in a benefit year, under age 16) Space Maintainers (under age 14) Sealants (under age 16) 	100%	90%	100% Flouride under age 18, Sealants under age 19, Space Maintainers are not covered
Basic Services – 6 month waiting period * <ul style="list-style-type: none"> Fillings/Amalgams Simple Extractions 	50%	50%	Not Covered
Major Services – 12 month waiting period * <ul style="list-style-type: none"> Gum Disease Treatment Root Canals Surgical Extractions Denture Relines and Rebases, Adjustments Repairs to Crowns, Dentures and Bridges Special Restorative Crowns Complete and Partial Dentures Fixed Bridgework 	50%	50%	Not Covered
Enhanced Benefits Program Offers additional coverage for individuals who have specific health conditions (including pregnancy, diabetes, high-risk cardiac conditions and suppressed immune systems) that can be positively affected by additional oral health care. To learn more, go to www.deltadentalil.com/subscriber/ebd_home .	Included	Included	Additional general cleanings and fluoride treatment where applicable
Monthly Premiums Individual Only Individual + 1 Individual + Family	\$35.54 \$68.73 \$125.46	\$28.94 \$56.25 \$105.27	\$14.47 \$29.66 \$61.93

* The waiting period is waived if you were covered under a Delta Dental of Illinois group-sponsored policy within 60 days of the start of your coverage under this policy, and had at least 12 months of continuous coverage under that plan. Waiting periods must be satisfied if there has been a lapse in coverage or for new members who are added to this policy.

There is a 24-month waiting period to re-enroll if you drop coverage. Subsequent rate changes will be reviewed prior to the renewal date subject to a 60-day notification. Applications must be received by the 20th of the month to be effective the 1st of the following month. Applications received after the 20th will be effective the first of the month after the next month.

Delta Dental of Illinois' individual product is only available to Illinois residents.