

Delta Dental of Wyoming Group & Individual Dental Plans

2025



 **DELTA DENTAL®**

307-632-3313 / 800-735-3379

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sales@deltadentalwy.org

REASONS TO CHOOSE DELTA DENTAL:

A Better Dental Network

Delta Dental of Wyoming's Premier network is the largest dental network in Wyoming (approximately 90% of the dentists participate in our network!). We are part of the Delta Dental Plans Association, the largest dental benefits carrier in the U.S., so our coverage extends nationwide. We also offer our PPO plus Premier network if requested to allow for additional discounts to employers and their employees.

HOW- Health through Oral Wellness

Our unique patient-centered program, Health through Oral Wellness (HOW) adds additional benefits to your dental plan, based on your oral health needs. This benefit is for subscribers & dependents that score as high-risk for cavities or gum disease after your dentist performs a Free Risk Assessment.

Group Plan Options

Delta Dental provides plans with annual maximums up to \$5,000 and orthodontic maximums up to \$3,000 allowing employers to select the right plan to fit their employees needs. DDWY can assist with benefit options and/or suggestions as needed.

Cost Containment

Cost Containment is an important feature of your dental benefits. We offer cost containment in the following categories:

- Pricing
- Eligibility
- Contracts and Claims History
- Professional Review
- Coordination of Benefits

Outstanding Customer Service

Delta Dental of Wyoming specializes exclusively in dental insurance. We are located IN Wyoming and our entire organization is located in Cheyenne; we are a Wyoming company.

Our employees are knowledgeable in oral health and dental benefits. We are known for our outstanding customer service. We offer an updated online experience for dental offices to obtain detailed information whenever they need it as well as being available via the phone.

We are here to provide you with the service you expect when you need it.

Commitment to a Better Wyoming

We are a non-profit with a mission to improve the oral health of all Wyomingites.

We are passionate about oral health and its importance to generations of families!

Through the Wyoming Delta Dental Foundation, we:

- Donate thousands of toothbrushes, toothpaste and floss to Wyoming communities each year.
- Provide free dental insurance to low income Wyoming seniors.
- Provide scholarships to Wyoming students attending dental school & dental hygiene school.
- Fill & Distribute oral health materials for new moms with babies born in Wyoming Hospitals.
- Partner with local dental districts for Give Kids a Smile Day.

2025 Premier Risk Plans

	Radiant Plan In and out of Network	Bright Plan In and out of Network	Grin Plan In and out of Network	Preventive Plan In and out of Network
Preventive & Diagnostic	100% (Not subject to annual maximum)	100%	100%	100%
Basic	90% Includes Composite Restorations & Occlusal Guards	80% Includes Composite Restorations	50% Includes Composite Restorations	N/A
Major	60% (no waiting period) Includes Implants	50% (6 month waiting period) Includes Occlusal Guards	50% (6 month waiting period)	N/A
Deductible (per person/per family)	\$25 / \$75	\$50 / \$100	\$75 / \$150	\$0
Annual Maximum	\$2,000	\$1,500	\$1,250	\$500

2025 Risk Plans plus Ortho

	Radiant Plan plus Ortho In and out of Network	Bright Plan plus Ortho In and out of Network	Grin Plan plus Ortho In and out of Network
Preventive & Diagnostic	100% (Not subject to annual maximum)	100%	100%
Basic	90% Includes Composite Restorations & Occlusal Guards	80% Includes Composite Restorations	50% Includes Composite Restorations
Major	60% (no waiting periods) Includes Implants	50% (6 month waiting period) Includes Occlusal Guards	50% (6 month waiting period)
Orthodontia (depends under the age of 19)	50% (6 month waiting period)	50% (6 month waiting period)	50% (6 month waiting period)
Deductible (per person/per family)	\$25 / \$75	\$50 / \$100	\$75 / \$150
Annual Maximum	\$2,000	\$1,500	\$1,250
Orthodontic Lifetime Maximum	\$2,000	\$1,500	\$1,250

- Plans displayed are for groups with 2+ employees
- Custom quotes and/or changes to the above can be requested by contacting our sales team.
- All above plans can be sold as ASC/Self-Funded.
- Plans displayed include the Premier Network. Plans and quotes with our PPO plus Premier network can be requested by contacting our sales team.
- All plans include our HOW (Health through Oral Wellness) program.

2025 Voluntary Plans with and without Ortho

	Voluntary Bright Plan In and out of Network	Voluntary Bright Plan plus Ortho In and out of Network	Voluntary Grin Plan In and out of Network	Voluntary Grin Plan plus Ortho In and out of Network
Preventive & Diagnostic	100%	100%	100%	100%
Basic	75% (3 month waiting period) Includes Composite Restorations	75% (3 month waiting period) Includes Composite Restorations	50% (6 month waiting period) Includes Composite Restorations	50% (6 month waiting period) Includes Composite Restorations
Major	50% (6 month waiting period)	50% (6 month waiting period)	50% (12 month waiting period)	50% (12 month waiting period)
Orthodontia (dependents under age 19)	N/A	50% (6 month waiting period)	N/A	50% (12 month waiting period)
Deductible (per person/per family)	\$50 / \$100	\$50 / \$100	\$75 / \$225	\$75 / \$225
Annual Maximum	\$1,250	\$1,250	\$1,000	\$1,000
Orthodontic Lifetime Maximum	N/A	\$1,000	N/A	\$750

- Voluntary plans are employee paid. Employees typically pay the majority if not all of the premiums.
- Voluntary plans are for groups with 5+ employees and at least 50% of those eligible are enrolled.
- Employers must have 20 or more employees enrolled to purchase a plan with Orthodontia.
- Custom quotes and/or changes to the above can be requested by contacting our sales team.
- All plans include our HOW (Health through Oral Wellness) program.

2025 Individual & Family Plans

	Radiant Plan*		Bright Plan		Grin Plan		Preventive Plan	
	In Network	Out of network	In Network	Out of network	In Network	Out of network	In Network	Out of network
Preventive & Diagnostic	100% <small>Not included in Annual Maximum</small>	90% <small>Not included in Annual Maximum</small>	100%	90%	80%	70%	100%	80%
Basic	80% <small>(3 month waiting period)</small> <small>Includes Composite Restorations</small>	70% <small>(3 month waiting period)</small> <small>Includes Composite Restorations</small>	50% <small>(3 month waiting period)</small> <small>Includes Composite Restorations</small>	45% <small>(3 month waiting period)</small> <small>Includes Composite Restorations</small>	50% <small>(6 month waiting period)</small> <small>Includes Composite Restorations</small>	45% <small>(6 month waiting period)</small> <small>Includes Composite Restorations</small>	N/A	N/A
Major	60% <small>(6 month waiting period)</small> <small>Includes Implants & Occlusal Guards</small>	50% <small>(6 month waiting period)</small> <small>Includes Implants & Occlusal Guards</small>	50% <small>(6 month waiting period)</small> <small>Includes Implants</small>	45% <small>(6 month waiting period)</small> <small>Includes Implants</small>	50% <small>(12 month waiting period)</small> <small>Includes Implants</small>	45% <small>(12 month waiting period)</small> <small>Includes Implants</small>	N/A	N/A
Orthodontia <small>(dependents under age 19)</small>	50% <small>(12 month waiting period)</small>	50% <small>(12 month waiting period)</small>	N/A	N/A	N/A	N/A	N/A	N/A
Deductible <small>(per person)</small>	\$50 <small>per person per calendar year</small>	\$50 <small>per person per calendar year</small>	\$50 <small>per person per calendar year</small>	\$50 <small>per person per calendar year</small>	\$75 <small>per person per calendar year</small>	\$75 <small>per person per calendar year</small>	\$50 <small>per person per calendar year</small>	\$50 <small>per person per calendar year</small>
Annual Maximum	\$2,000	\$2,000	\$1,500	\$1,500	\$1,200	\$1,200	\$500	\$500
Orthodontic Lifetime Maximum	\$1,500	\$1,500	N/A	N/A	N/A	N/A	N/A	N/A

*Radiant plan can be sold with and without Orthodontia coverage

- Coverage is effective the first of the month after the application is received. Individual policies renew on January 1st of each year.
- Open enrollment runs November 1st to December 31st of each year.
- Plans displayed include the Premier Network. If an out of network provider is utilized, benefits will be reduced, and payment is made to the Subscriber.
- Orthodontia coverage is only available on the Radiant plan and is only available for dependents under the age of 19.
- Waiting periods can be waived if you have been continuously enrolled under a dental plan for at least the last three months and you can send proof of coverage. This proof must include an outline of coverage (showing equivalent coverage) and information showing the start and end date of your policy.
- All plans include our HOW (Health through Oral Wellness) program.

BENEFIT DESCRIPTIONS

Preventive & Diagnostic*

Routine exams, x-rays, cleanings, sealants

Basic**

Fillings, Periodontics, Endodontics, Oral Surgery.

Major***

Crown, Bridges, Dentures.

Orthodontia****

Child only orthodontic plans are available for dependent children up to age 19.

*Preventive & Diagnostic Services: Coverage depends on plan chosen. Sealants & Full Mouth X-rays may be in Preventive & Diagnostic OR Basic depending upon the plan selected.

**Basic Services: Coverage depends on plan chosen. Occlusal Guards are included in some plan designs. Periodontics, Endodontics and/or Oral Surgery may or may not be in Basic depending upon on the plan chosen.

***Major Services: Coverage depends on plan chosen. Implants are included in some plan designs. Periodontics, Endodontics and/or Oral Surgery may or may not be in Major depending upon on the plan chosen.

****Adult orthodontia is available upon request for group plans only.

Annual Maximum

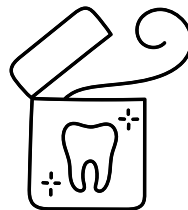
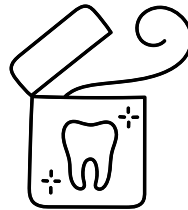
The maximum benefit each member is eligible to receive for covered services in a coverage year.

Deductible

Applies to Basic and Major services; Maximum of three deductibles per family on group plans. Individual plans are a per person deductible.

Orthodontic Lifetime Maximum

The amount your dental plan will pay toward orthodontia over the course of your dependent child's lifetime.



UNDERWRITING GUIDELINES

For Standard Risk Groups:

Employers must maintain a minimum of two (2) enrolled employees.

100% of eligible employees must be enrolled, unless an employee has other coverage.

100% employer contribution toward employee premiums for all enrolled employees.

Minimum of 20 employees enrolled is required for orthodontia coverage.

For ASC/Self Funded Groups:

Any Risk Plan Design can be tailored to fit an ASC/Self Funded plan.

This option is available to groups with over 50 employees.

For Voluntary Groups:

Voluntary plans require a minimum of 5 eligible employees for the group to be considered for coverage and a minimum of 50% of eligible employees enrolled.

Voluntary plans do not require an employer contribution toward employee premiums.

Minimum of 20 employees enrolled is required for orthodontia coverage.

For Individual Plans:

Applicants must be 18 years of age or older and a Wyoming resident to apply.

Child only coverage is available through our Exchange Certified, Off Exchange ACA plans, please contact our sales team for more information.



Here's [HOW] you can maximize your employees oral health.

A healthy mouth is a vital part of your overall health, and Delta Dental of Wyoming cares about yours. That's why we offer the Health *through* Oral Wellness® program (or, HOW® for short). HOW is a unique, patient-centered program that adds additional benefits to your dental plan, based on your individual oral health needs. By having your dentist perform a simple risk assessment, you may have access to additional preventive and health-sustaining benefits.

HOW TO GET STARTED:



First, simply request an Oral Health Risk Assessment at the beginning of your dental visit.

*Dentists can choose whether to participate with the HOW program.



Second, if you qualify based on your results, Delta Dental of Wyoming will release, or “unlock” specific additional benefits.

BELOW ARE JUST SOME OF THE BENEFITS THAT MAY BE COVERED BASED ON RISK SCORES

- ✓ Additional Cleanings
- ✓ Additional Sealants (child and adult)
- ✓ Fluoride (child and adult)
- ✓ Periodontal Maintenance (gum disease treatment)
- ✓ Tobacco Cessation Counseling

If you have questions or would like to contact us for more information about the new Health *through* Oral Wellness program, please contact us by phone at (307) 632-3313 or toll-free at (800) 735-3379 or by email at customerservice@deltadentalwy.org.

All enhanced benefits are subject to the patient meeting their plan's annual maximum and other limitations. A risk assessment must be performed at least once every 12 months. Enhanced benefits and standard policy requirements, including coinsurance percentages, copayments and plan maximums, may be subject to changes.

The Delta Dental Difference

Delta Dental of Wyoming is the state's leading dental insurance company and the only one based in Wyoming.

Our company is here to support our groups, subscribers, agents and brokers and dentists with quick answers and personalized service.

We believe that a healthy smile translates into a happy, healthy life and we want to create and protect healthy smiles. That's why everything we do supports our mission of improving oral health for all Wyomingites.

Delta Dental of Wyoming

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