

# Delta Dental of Kentucky Commonwealth of Kentucky Dental and Vision Plan Options

## Dental Plans by Delta Dental of Kentucky

Protecting your smile and keeping up with good oral health habits has a direct impact on your overall health. Delta Dental plan options feature a larger network and more extensive benefits than other dental plans offered to state employees.

### Plan Features

- Benefits and Annual Maximums increase after first year
- Advance to Year 2 benefits with proof of 12 previous months of dental benefits
- 100% in-network coverage for twice a year cleanings on all plans
- Whitening services with Happy & Bright plans
- Orthodontics for any age with Bright plan
- Implant coverage with Perfect, Bright & Vibrant plans
- Access to Delta Dental Mobile App with cost estimators and appointment scheduling

### Networks

All plans provide access to the largest dental network in the nation. Delta Dental networks provide access to discounted fees- even after yearly annual maximums have been met.

**Delta Dental PPO™ Network:** 64% of Kentucky dentists participate in this network. These dentists offer the lowest fees and belong to Kentucky's largest PPO network.

**Delta Dental Premier® Network:** 90% of Kentucky dentists participate in this network. These dentists also offer reduced fees, just not as low as PPO fees.

## DeltaVision® by Delta Dental of Kentucky

administered by VSP

Delta Dental of Kentucky can help protect your eyes along with your smile.

DeltaVision, administered by VSP, is available alone or bundled with a dental plan.

### Plan Features

- WellVision® Exams - most comprehensive exam designed to detect eye and health conditions
- Lowest out-of-pocket costs
- Wholesale frame pricing guarantee
- 100% coverage on polycarbonate lenses for children
- Access to both Delta Dental and VSP top rated customer service

### Networks

DeltaVision plans provide access to the largest national network of independent eye doctors. DeltaVision utilizes the robust VSP Choice Network.

**VSP Choice:** 38,000 preferred providers nationwide, 100,000 access points nationwide

Enroll online 24 hours a day, 7 days a week  
[ky.deltadental.com/commonwealth](http://ky.deltadental.com/commonwealth)

Call or Email Delta Dental with questions or enrollment help  
502-736-4817  
[CW@deltadentalky.com](mailto:CW@deltadentalky.com)

Delta Dental of Kentucky | [ky.deltadental.com](http://ky.deltadental.com) | 800-955-2030

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

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## Dental Plans

Happy Smiles Delta Dental PPO™ plan	Benefit Level		
	Year 1	Year 2	Year 3
	<b>Diagnostic &amp; Preventive</b> Cleanings, Exams, X-rays, Sealants, Fluoride	100%	100%
<b>Minor Services</b> Fillings, Extractions, Bleaching, Oral Surgery	10%	30%	50%
<b>Annual Maximum</b> Per covered individual	\$500	\$750	\$1,000

Perfect Smiles Delta Dental PPO Plus Premier™ plan	Benefit Level		
	Year 1	Year 2	Year 3
	<b>Diagnostic &amp; Preventive</b> Cleanings, Exams, X-rays, Sealants, Fluoride	100%	100%
<b>Minor Services</b> Fillings, Extractions	10%	30%	50%
<b>Major Services</b> Crowns, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics	10%	30%	50%
<b>Annual Maximum</b> Per covered individual	\$750	\$1,000	\$1,250

**Dental Plans Deductible:**  
\$50 per person per benefit year  
\$150 maximum per family.  
*Applies to all services except diagnostic and preventive benefits.*

Bright Smiles Delta Dental PPO™ plan	Benefit Level		
	Year 1	Year 2	Year 3
	<b>Diagnostic &amp; Preventive</b> Cleanings, X-rays, Sealants, Fluoride	100%	100%
<b>Minor Services</b> Fillings, Extractions	50%	80%	80%
<b>Major Services</b> Bleaching, Crowns, Veneers, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics	25%	50%	50%
<b>Orthodontics</b> No Age Limit \$1,000 Lifetime Maximum	n/a	50%	50%
<b>Annual Maximum</b> Per covered individual	\$500	\$1,000	\$1,500

Vibrant Smiles Delta Dental PPO Plus Premier™ plan	Benefit Level		
	Year 1	Year 2	Year 3
	<b>Diagnostic &amp; Preventive</b> Cleanings, X-rays, Sealants, Fluoride	100%	100%
<b>Minor Services</b> Fillings, Extractions	25%	50%	80%
<b>Major Services</b> Crowns, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics	25%	40%	50%
<b>Annual Maximum</b> Per covered individual	\$1,000	\$1,750	\$2,000

## DeltaVision® Plan

Benefit Frequency	
Exams:	every 12 months
Lenses:	every 12 months
Frames:	every 24 months
Contacts:	every 12 months <i>(in lieu of glasses)</i>
Copayments	
Exam:	\$10
Prescription Glasses:	\$10
Contact Lens Exam:	up to \$60
In-Network Allowances	
Retail Frame Value:	\$150
Contact Lenses:	\$150
Covered Lenses:	Polycarbonate for Children & Standard Progressive Lenses

## Dental & Vision Plans Rates

*Monthly rates effective 6/1/2021*

<b>Happy Smiles</b>	<b>Perfect Smiles</b>
Subscriber: \$21.20	Subscriber: \$31.32
Subscriber +1: \$38.49	Subscriber +1: \$58.37
Family: \$58.41	Family: \$91.25
<b>Bright Smiles</b>	<b>Vibrant Smiles</b>
Subscriber: \$38.81	Subscriber: \$43.92
Subscriber +1: \$73.49	Subscriber +1: \$78.25
Family: \$125.78	Family: \$120.54
<b>Vision Rates</b>	
Subscriber: \$9.15	
Subscriber +1: \$18.30	
Family: \$29.46	

Enrollment available online or by phone  
[ky.deltadental.com/commonwealth](http://ky.deltadental.com/commonwealth) | 502-736-4817