

# Retiree Dental Plan

## Why provide a retiree dental plan?

### Healthcare is one of the top three financial concerns for retirees.<sup>1</sup>

Older adults worry their nest egg won't cover all their healthcare needs. Dental expenses rise dramatically with for older adults. Currently, less than 30% of seniors over 65 have dental insurance. Yet seniors have the highest incidence of tooth decay (96%) and gum disease (68%).

The main factor for this lack of care is Medicare's lack of dental coverage<sup>2</sup>. Our plans help close this gap.

### What is the Retiree Dental Plan?

**Retirees choose from two Dental Plans:** Standard and Premium sponsored by you, the former employer.

Both plans cover preventative care at 100% and the protection of our large PPO + Premier network. There is no waiting period for enrollment if enrolled 90 days from retirement. Plus, the Premium Plan features a step incentive where members can earn a richer maximum each year they remain on the plan. This program is the perfect complement to an exit package to reward outbound employees on their new journeys.

You've given your employees premium dental care through their work tenure. Our new Retiree Dental program gives your long-term employees continued coverage when they depart. We manage the enrollment, payment, and full administration, including a dedicated account management team.

Please note: This plan is for groups with 2,000 or more subscribers.

1 [https://www.investopedia.com/articles/retirement/07/retiree\\_concerns.asp](https://www.investopedia.com/articles/retirement/07/retiree_concerns.asp)

2 <https://www.cms.gov/medicare/coverage/medicaresdentalcoverage>

#### WESTERN WASHINGTON

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Delta Dental of Washington  
[DeltaDentalWA.com](http://DeltaDentalWA.com)

### Keep Them Smiling Strong Through The Golden Years

- Nationwide trusted dental network - 95% member satisfaction rate\*
- Members can keep their same in-network Delta Dental providers.
- Extended retirement coverage with 158,000+ in-network dentists nationwide
- Group sponsor not financially responsible for premiums
- No set up charges or ongoing fees
- Minimal benefit administration
- Cobranded microsite and dedicated phone number created exclusively for the retiree population
- Customized marketing materials that easily integrate with an existing exit package



	PREMIUM PLAN	STANDARD PLAN
<b>Deductible</b>	Lifetime Deductible - \$100 (once per lifetime as long as policy is in force—Does not apply to Preventive and Diagnostic)	Per Policy Year - \$50 per person—Does not apply to Preventive and Diagnostic)
<b>Waiting period</b>	No waiting period will apply if the member enrolls within 90 days of retirement or within 90 days of COBRA termination. If coverage is not elected during the 90-day enrollment period, a 12-month waiting period will apply for Major Services.	
<b>Initial Annual Maximum</b>	\$2,000	Constant \$1000
<b>Step Incentive</b>	\$100	
<b>Upper Annual Maximum Limit</b>	\$2,500	
<b>Preventive &amp; Diagnostic</b> Exams, Cleanings, Bitewing, X-rays Fluoride Treatment Space Maintainers Emergency Treatment	100%	100%
<b>Basic Services</b> Composite (tooth colored) fillings or Amalgan (silver) fillings on any teeth	80%	50%
<b>Non-surgical extractions</b>	50%	50%
<b>Major Services</b> • Crowns • Endodontics (root canals) • Periodontics • Oral Surgery • Fixed and removable • Prosthodontics (dentures and bridges) • Implants	50%	50%

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## More Program Benefits:

- Nationwide in-network coverage
- Retirees pay premiums directly to Delta Dental
- Annual rate change notification sent directly to the retiree at open enrollment
- Fully insured contract means Delta Dental assumes the risk
- Premium Plan features a step incentive where members can earn a richer maximum each year they remain on the plan

## Contact your Delta Dental representative today to learn more

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