Individual & Family™
Dental and Vision Plan Options

vsp vision care

DELTA DENTAL

Perfect Smiles PPO PLUS PREMIER	Year One	Year Two	Year Three
Preventive & Diagnostic *Cleanings, Exams, X-rays, Sealants*	100%	100%	100%
Minor Services *Fillings, Extractions*	10%	30%	50%
Major Services *Crowns, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics*	10%	30%	50%
Annual Maximum *Per covered individual*	$750	$1,000	$1,250

Bright Smiles PPO	Year One	Year Two	Year Three
Preventive & Diagnostic *Cleanings, Exams, X-rays, Sealants*	100%	100%	100%
Minor Services *Fillings, Extractions*	50%	80%	80%
Major Services *Bleaching, Crowns, Veneers, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics*	25%	50%	50%
Orthodontics *No Age Limit; $1,000 Lifetime Max.*	n/a	50%	50%
Annual Maximum *Per covered individual*	$550	$1,000	$1,500

Vibrant Smiles PPO PLUS PREMIER	Year One	Year Two	Year Three
Preventive & Diagnostic *Cleanings, Exams, X-rays, Sealants*	100%	100%	100%
Minor Services *Fillings, Extractions*	25%	50%	80%
Major Services *Crowns, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics*	25%	40%	50%
Annual Maximum *Per covered individual*	$1,000	$1,750	$2,000

Radiant Smiles PPO PLUS PREMIER	Year One	Year Two	Year Three
Preventive & Diagnostic *Cleanings, Exams, X-rays, Sealants*	100%	100%	100%
Minor Services *Fillings, Extractions*	40%	60%	80%
Major Services *Crowns, Implants, Dentures & Bridges, Oral Surgery, Endodontics, Periodontics*	30%	45%	60%
Orthodontics *No Age Limit; $1,000 Lifetime Max.*	n/a	50%	50%
Annual Maximum *Per covered individual*	$1,500	$2,000	$2,500

DeltaVision®	
Benefit Frequency	
Exams:	every 12 months
Lenses:	every 12 months
Frames:	every 24 months
Contacts:	every 12 months *(in lieu of glasses)*
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

Monthly Premiums

1/1/2024 - 12/31/2024

Perfect Smiles	Dental Only	Dental & Vision
Subscriber Only	$33.87	$43.02
Subscriber + 1	$63.14	$81.44
Family	$98.66	$128.12
Bright Smiles	**Dental Only**	**Dental & Vision**
Subscriber Only	$40.75	$49.90
Subscriber + 1	$77.16	$95.46
Family	$132.07	$161.53
Vibrant Smiles	**Dental Only**	**Dental & Vision**
Subscriber Only	$46.12	$55.27
Subscriber + 1	$82.16	$100.46
Family	$126.57	$156.03
Radiant Smiles	**Dental Only**	**Dental & Vision**
Subscriber Only	$53.47	$62.62
Subscriber + 1	$98.27	$116.57
Family	$160.03	$189.49

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

Rev. 11/2023

Delta Dental of Kentucky
Individual and Family Plans

Frequently Asked Questions

If I have current dental coverage, can I move up a benefit level?
Yes, if you or your dependents have current dental coverage that has been in force a minimum of 12 months, we will move you to year two of benefits. You will need to provide evidence of this coverage (a certificate of credible coverage from your prior carrier) to Delta Dental of Kentucky.

I have had prior dental coverage for 12 months, but my dependent has not, do we both get to move to the year two benefit level?
No, each enrollee is treated separately. So you (the subscriber) would be placed in the year two benefit level while your dependent (who did not have 12 months of prior coverage) will start with year one benefits.

Will I be able to cancel the dental plan after I have enrolled?
No, unless there is a qualifying event (proof required). These policies are 12 month contracts that will renew annually upon your benefit anniversary date. If you choose to cancel coverage upon the expiration of your policy, you must provide a written notice of termination 30 days prior to the anniversary date.

What should I expect to see on my Bank/Credit Card Statement for my premium payments?
8888593795 Insurance will appear on your statement as the charge for your premiums.

When will my first payment be taken?
Your first month's premium is due at time of enrollment. Banking/Saving account – Please allow up to 3 business days. Credit/Debit Card - Will be taken immediately.

What is the deadline for enrollments?
Applications submitted by the 25th of the month can become effective on the 1st of the following month. Any applications received after the 25th can become effective on the 1st of the second month.

What are my options for selecting an Effective Date?
Plan effective dates are always the 1st of the month. Incomplete enrollment or failure to submit the required initial premium amount may cause an initial delay in issuance of insurance. We advise you not to cancel any other insurance or assume you are insured under this insurance policy until you receive your confirmation of coverage.

When will I receive my enrollment package and what will it include?
You will receive your enrollment package upon completion of enrollment and payment of applicable premiums, or a few days prior to the effective date. The enrollment package will include your welcome letter and ID cards.

What if I need to make changes to my coverage (example: add or remove a dependent/spouse)?
You can call Morgan-White at 1-877-877-1497. This plan is a 12-month contract and you will be unable to make any changes until the next open enrollment.

Who is eligible for coverage under this plan?
Coverage is offered to all ages. The primary subscriber may also cover dependents (spouse or domestic partner and unmarried children from birth to the end of the benefit year in which they turn age 26).

Will I receive a renewal notice?
Once enrolled, the plan will continue to automatically renew unless you send a cancellation notice. All cancellations require a 30 day notice via email to individualchanges@morganwhite.com or by fax to 601-956-3795. If there is a premium change, you will receive a notice 60 days prior to your anniversary date.

Do I need to obtain claim forms?
One of the advantages of visiting Delta Dental network dentists is that they will file all claims on your behalf. If services are provided by an out-of-network dentist, you may be required to file a claim yourself.

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DELTA DENTAL®

Individual and Family Plan Dental & Vision Enrollment Form

Requested Effective Date _____

Applications received by the 25th of the month are effective the 1st of the following month.

Please select the dental plan in which you would like to enroll.

❑ ***Perfect Smiles*** ❑ ***Bright Smiles*** ❑ ***Vibrant Smiles*** ❑ ***Radiant Smiles***

Please select the vision plan in which you would like to enroll.

❑ ***DeltaVision 150***

Please complete the information below. You must be a Kentucky resident to enroll.

Social Security Number	Name – First	Middle	Last

Gender	Date of Birth	Home Address – Number and Street	City	State	Zip
M or F	MM DD YY			KY	

Email Address	Phone Number
	( )

Check the type of contract and list all covered dependents below, if applicable:

❑ **Subscriber only** ❑ **Subscriber plus one** ❑ **Family**

COVERED DEPENDENTS List all Covered Dependents below. If additional space is required, attach a list to this form.

First	Middle	Last	SSN (Required)	Date of Birth MM	DD	YY	Gender M	F
Spouse/Domestic Partner								
Dependent								
Dependent								
Dependent								
Dependent								

Dependents are covered through the end of the benefit period in which they turn age 26.

Have you had prior dental coverage within the last 60 days and for at least 12 months?

❑ **No** ❑ **Yes – Please provide proof of prior Delta Dental coverage.**

Please select one of the payment methods below. Please provide all necessary information.

1. **Credit Card –** ❑ **Annual** ❑ **Monthly** ❑ **Quarterly**

❑ **Visa** ❑ **MasterCard** ❑ **Discover** ❑ **American Express**

Card Number_____

Expiration Date _____

Signature _____

Annual credit card payments will be automatically withdrawn from your account at your renewal.

2. ❑ **Bank Draft –** ❑ **Annual** ❑ **Monthly** ❑ **Quarterly**

A) Please send a voided check with this form in order to accurately establish your new withdrawal. The draft process will originate the 18th **of each month** and should reach your account for processing within three working days.

B) Monthly bank drafts will remain in full force and effective until Delta Dental of Kentucky/Morgan White and your bank (depository) have received written notification from you of termination and in such time and in such manner as to afford the depository a reasonable time to act on it.

Please carefully read the Contract Provisions on the back of this form. Signature is required.

Please carefully read the Contract Provisions below. Signature required.

Contract Provisions

IMPORTANT: If you do not want the contract for any reason, you may return it to us within 10 days after you receive it. Upon return, the contract will be deemed void, and any money you have paid will be refunded.**This is an annual contract.** If you have elected the annual payment option, you may not terminate this contract prior to the end of the term. If you have elected the monthly payment option and we do not receive your premium within 30 days of the date the premium is due, your contract will be cancelled effective the due date of your premium, whether or not a specific condition was incurred prior to the termination date. Your Covered Dependents will terminate on your termination date. Covered Services are eligible for payment only if your contract is in effect at the time such services are provided.

I acknowledge that I have read the provisions of this enrollment form and I expressly accept such provisions as a condition of coverage. I understand that my membership is for a 12-month period and on my anniversary date I can renew or cancel or change how I pay my premium. I represent the answers given to all questions on this form are true and accurate to the best of my knowledge and I understand they are being relied on by Delta Dental of Kentucky, Inc. in accepting this form. Any material misrepresentation found in this application may result in denial of benefits or cancellation of my coverage(s). Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime. If accepted, this form, the dental contract, and the identification card will constitute the contract.

Applicant Signature_____ Date _____

If Applicant is under the age of 18 at the time of enrollment, a parent or guardian must agree to the above conditions on behalf of Applicant and must agree to assume financial responsibility for Applicant.

Agreed_____ Date _____

Relationship to Applicant _____

Delta Dental of Kentucky reserves the right to assign effective dates.

FOR AGENT USE ONLY (IF YOU DO NOT HAVE AN AGENT REPRESENTING YOU, PLEASE LEAVE BLANK.)

Agent Name (printed)	
Agent Email	Agent Phone Number
Agent Signature	Date

SHADED AREA BELOW FOR OFFICE USE ONLY

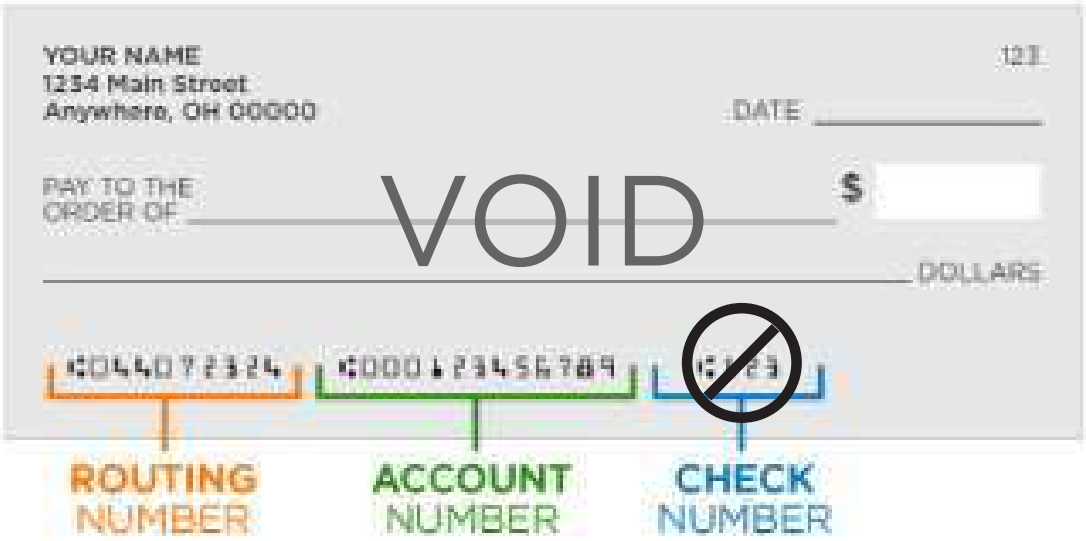
Effective Date	Process Date	Processed By

DELTA DENTAL®

DID YOU KNOW?

Delta Dental can automatically debit your monthly payment from a checking or savings account.

If you would like to be set up for the automatic debit process, please fill out the form below, attach a copy of your blank voided check and mail it with your enrollment form.



Bank Name:_____

Account Holder Name:_____

- ❑ Checking Account
- ❑ Savings Account

_____ _____

Bank Routing Number | Bank Account Number

Please do not include the check number.

I hereby authorize Delta Dental, subsidiaries, and affiliates to initiate automatic withdrawals (ACH) from the account indicated above. This authorization will remain in effect until I choose to not to renew my contract with Delta Dental or change payment methods.

Name on account (please print):_____

Account Holder Signature:_____ Date:_____