



I'm interested in voluntary dental benefits. Now what?

What is a voluntary dental benefit plan and why is it valuable to employees like me?

A dental plan is a type of health benefit that helps make care more affordable. You pay a fee called a “premium” that is deducted from your paycheck, and, in exchange, the dental plan helps you pay for dental services and procedures. While it is up to you and optional to enroll, voluntary benefits can mean reduced rates for you because your premium will be based on group rates. Your employer negotiated on your behalf with Delta Dental to provide significantly discounted rates for you.

Why do I need a dental plan?

In addition to enjoying better oral health, and overall health, a dental plan can save you money. Visiting the dentist regularly means oral health issues will be addressed before they become more severe. Taking advantage of low-cost exams and cleanings can help you save money (and hassle) on more extensive work down the road. But if the unexpected happens and you need dental work you weren't planning on - for example, to repair a chipped tooth or broken crown - a dental plan helps defray that cost. Without a dental plan, you would be responsible for the full treatment cost.

How does a dental plan save me money?

Your employer negotiated with Delta Dental to provide significantly discounted rates. But in addition to lower premiums, Delta Dental negotiates further discounts with dentists. Because we provide dental coverage to millions of subscribers, we negotiate discounted rates with dentists on your behalf. It's like buying on wholesale versus a retail basis. Depending on your plan, you could save as much as 30% off* of your dentist's ordinary charges.

How do I enroll?

Reach out to your HR administrator to obtain the information and paperwork you need to enroll.

How do I find a dentist?

Visit DeltaDentalMO.com and use the “Find a Dentist” tool (also found on Delta Dental's mobile app) to find a network dentist or to check if your dentist is in your plan's network. You can also contact our customer care team at 800-335-8266.

Keep in mind, the dentist you choose could affect your cost. Although a dental plan from Delta Dental allows you the freedom to visit any licensed dentist, you'll save more on your out-of-pocket costs when you visit a Delta Dental PPO™ dentist. The Delta Dental Premier® network also provides cost-saving features and is the next best option when you can't find a Delta Dental PPO™ dentist.

Got more questions? Reach out to your HR administrator to learn more or find more information on our website at DeltaDentalMO.com.

*Based on 2020 Delta Dental of Missouri utilization. Savings dependent on your dental plan and your provider's network participation.