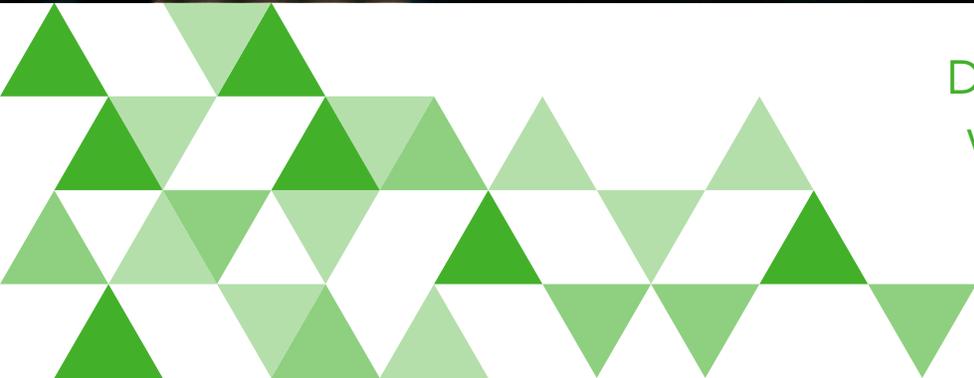


Leveling the Playing Field for Small Businesses



Dental and vision plans
with volumes of value

Small-Business Solutions

COMPLIMENTS OF DELTA DENTAL OF TENNESSEE



Delta Dental offers big-company coverage for small-business budgets.

If you're a small-business owner or manager, you may think that your size or your resources automatically limits the quality and quantity of coverage you can offer your employees.

We want to assure you that's not the case.

At Delta Dental, we have a sweet spot for companies like yours that employ anywhere from one to 100 of your hard-working neighbors.

Small businesses are the lifeblood of this great nation, and we not only have tremendous respect for you ... we have affordable plans as well.

The fact is, we offer growing businesses like yours access to a host of dental and vision plan options and coverage that often are available only to big companies. We tailor them for smaller budgets to reduce the impact on your bottom line and support your continued success.

Take a look at the last page for plan options Delta Dental of Tennessee offers to help keep your employees smiling ... and your business strong.

Voluntary and contributory options:

Delta Dental and DeltaVision plans can be up to 100% voluntary and still save your employees money on monthly premiums.

Want to learn more now?

Call your benefits broker or contact us directly:

1-888-281-9396
or FastQuotes@DeltaDentalTN.com

The Power of Preventive Care

Benjamin Franklin once said that an ounce of prevention is worth a pound of cure. It can actually be worth a lot more than that when you factor in employee productivity, too.

Presenteeism with employees, when they show up for work sick or in pain, can cost you up to three times more than absenteeism, according to the Journal of the American Medical Association.

Providing employee benefit plans that encourage preventive care, like dental and vision plans, can help your employees improve their overall health and help them be there for you.



Dentists can detect

120

signs and symptoms of systemic diseases.¹

1 in 5

Americans get an annual medical exam – only half get the preventive screenings you’d expect.²



VSP doctors are often first to detect signs of diabetes



34%
of the time.³

Employees satisfied with their benefits are



2X
more loyal.⁴

Our president and CEO, Dr. Phil Wenk, recently talked with the *Nashville Business Journal* about “The Importance of Preventive Care” and “The Costs of Presenteeism.” Listen to those conversations now:



[The Importance of Preventive Care](#)

[The Costs of Presenteeism](#)

¹ James W. Little et al., *Dental Management of the Medically Compromised Patient* (St. Louis: Mosby, 2012). ² *American Journal of Preventive Medicine* 2012, 42, Issue 2:164-73
³ Human Capital Management Services, Inc on behalf of VSP, 2003. ⁴ MetLife 11th annual study of Employee Benefit Trends, 2013.

Create healthy

Smiles

And a healthy bottom line.

Big plans for small budgets from Delta Dental of Tennessee.

Our dental and vision plans are designed to help you recruit top talent for your businesses and to reward your loyal employees for a job well done.

Choose Delta Dental

- Our small group pooled plans allow you to select the benefits best suited for your employee population. Options include variables for annual maximums, deductibles, coinsurance, orthodontia, and more. Plans are available for groups with as few as two employees up to 125.
- The largest, most comprehensive networks of dentists – in Tennessee and nationwide. Delta Dental Premier and Delta Dental PPO providers will file the claims for your employees and cannot balance bill for fees in excess of their agreed fees.
- Our network dentists are contracted and credentialed directly with Delta Dental, not leased through third-parties.
- With 99% client satisfaction and 98% retention, you can be confident that your employees will have benefits they can use and will appreciate.

Add DeltaVision

- Administered by VSP, the leader in insured vision plans with 99% customer satisfaction.
- Lowest out-of-pocket costs for your employees, includes every day savings on eye exams and glasses.
- VSP's network includes retail chains like VisionWorks, Pearle Vision, and Walmart Vision Centers*, as well online with eyeconic.com®.
- Adding vision along with dental helps you save time with a single contract and a single invoice. Combining Delta Dental and VSP gives your employees the power of two of the biggest national and most trusted brands.

For more information, call your benefits broker or contact us directly at 1-888-281-9396 or fastquotes@deltadentaltn.com.

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*Beginning January 1, 2020, Walmart Vision Centers will be in-network in Tennessee, exclusively for DeltaVision. Reduced allowance will apply.

 **DELTA DENTAL**®