

# **DeltaVision**<sup>®</sup>

2025 North Dakota Small Business Vision Plans



## DeltaVision® 2025

Give your business the winning edge with DeltaVision<sup>®</sup>. By offering both dental and vision, our clients can enjoy the ease and simplicity of more complete benefits.

The new 2025 DeltaVision® plans will deliver everything your employees need to give their eyes the best care. Our expansive network offers a variety of local, national and retail options, so it's easy to make the most of your benefits.

## Partnering with Delta Dental of Minnesota to focus on better health.

Delta Dental of Minnesota serving North Dakota is proud to partner with EyeMed through Delta Dental of Minnesota's affiliate Health Ventures Network to offer simple yet comprehensive vision benefits for employers large and small.

### See the difference.

DeltaVision<sup>®</sup> offers three plans for ease of choice and administration for our clients. With frame allowances, frame frequencies, and extra discounts that meet member's desires!

Our Materials Only plans offer a 12-month frame frequency for those members with more frequent frame replacement needs while our Materials Plus Exam plan offers a higher frame allowance and an exam to enhance members experience.

### DeltaVision<sup>®</sup> 150 Materials Only

Coverage you need at the best price.

### DeltaVision<sup>®</sup> 200 Materials Only

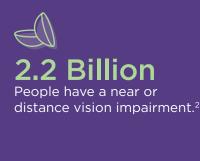
Boost your employee benefits with additional plan allowance.

### DeltaVision® **200**

Powerful benefits and added convenience with covered exams.



3 out of 4 Adults use some form of vision correction.<sup>1</sup>





## Eye Exams

Help identify early signs of certain chronic health conditions:<sup>3</sup>

- High blood pressure
- Diabetes
- Heart disease
- High cholesterol



## Vision benefits that offer flexibility, choice and savings.

DeltaVision<sup>®</sup> makes it easy for employees to take advantage of their vision benefits.



#### Access to care starts with the Insight network With thousands of in-network eye doctors,

top optical retailers and popular brand name options, your employees will receive care that is suited just for them.



#### In-network online options

Members can shop and buy glasses, contacts and prescription sunglasses from their computer, smartphone or tablet.



#### Frame choices that meet members' needs and style

Members get to choose their frames from a variety of brands, including the world's leading designers.4



#### Easy benefit management

Fast and simple member access to their benefit breakdown, savings snapshot, cost estimator and a detailed eye doctor search are available in the secure member portal.

"The Vision Council Releases Consumer inSights 01 2022 Report": Vision Monday; visionmonday.com. "Blindness and vision impairment": World Health Organization: who.int: August 10, 2023. "Keep an eye on your vision health," Centers for Disease Control and Prevention, https://www.cdc.gov. Accessed December 2019. All brands may not be available at all provider locations. Available at in-network provider locations. Not insured benefits. Discounts on non-covered services may not be available through all providers or in all stores.

### More access with better benefits

DeltaVision® members get access to a large network which includes a mix of independent and national retail providers.

over the allowance.<sup>5</sup>



#### 40% OFF

20% OFF

20% OFF

15% OFF

Additional complete pairs of glasses.

Any remaining frame balance

Non-covered items, including

non-prescription sunglasses, accessories and lens cleaner.<sup>6</sup>

Any remaining conventional

contact lens balance.









### 15% OFF

The standard price or 5% off any promotional price of LASIK or PRK services from U.S. Laser Network.

VISION









## Why DeltaVision®!



benefits are an important part of their health care budget<sup>1</sup>

of employees say vision

of employees consider vision benefits very important<sup>1</sup>

By offering both dental and vision plans, our clients can enjoy the ease and simplicity of a more complete benefits package.

Our eyes are focused on overall health. This means expanding our product offerings so that members can progress in their individual health journey.

We are proud to offer simple yet comprehensive vision benefits for employers large and small, with easy-to-use online tools for finding an eye doctor, shopping for glasses or contacts, managing account details and more.

### The average employer gains \$7 for every \$1 invested in vision benefits.<sup>2</sup>



## See the advantages of combining

Benefits that keep your business prosperous.



#### **Benefits management**

Employers and client administrators have the ability to access and manage their dental and vision plan details through our enhanced Employer Services Portal (ESP).



#### **Enhanced offerings**

The importance of vision coverage doesn't end with attracting and retaining employees. Providing employees with a vision plan also helps keep employees healthy.



#### Access to care

DeltaVision® takes advantage of EyeMed's expansive Insight network. With thousands of in-network eye doctors, top optical retailers and popular brand name options, your employees will receive care that is suited just for them.

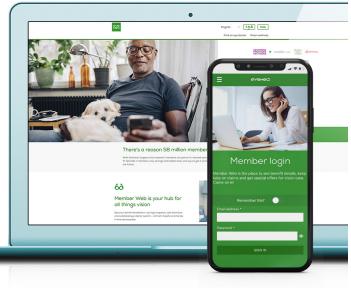
## Ease of benefits with the EyeMed member portal

## Find your benefit breakdown, savings snapshot, estimate cost and a detailed eye doctor search in one secure place.

- View your benefit details
- Confirm eligibility
- View claims
- Print ID cards
- Locate a provider
- Schedule an appointment online\*
- View health and wellness information
- Get special offers

#### **Register at:**

member.eyemedvisioncare.com/deltavisionmn or download the member app.



"Employees Value Vision Care as Much as Dental": PR Newswire: prnewswire.com; March 2023.
 "5 Reasons Why Employers Should Offer Eye Care Benefits"; Ameritas; ameritas.com: March 2022.
 Most, but not all, network providers offer online scheduling.

## DeltaVision<sup>®</sup> 150 Materials Only

#### 2-100 Eligible employees | North Dakota headquartered employers | Insight network

Services		In-Network Member Cost	Out-of-Network Reimbursement
	Frames	Once every 12 months	
Frequency	Lenses or contact lenses	Once every 12 months	
	Laser vision correction	N/A	
Frames	Any available frame at provider location	\$150 allowance, 20% discount off Up to \$50 remaining balance	
	Single vision	\$10	Up to \$30
	Bifocal	\$10	Up to \$50
	Trifocal	\$10	Up to \$70
	Lenticular	\$10	Up to \$70
Standard	Standard progressive lens	\$75	Up to \$50
Plastic Lenses	Premium progressive* tier 1	\$95	Up to \$50
	Premium progressive* tier 2	\$105	Up to \$50
-	Premium progressive* tier 3	\$120	Up to \$50
	Premium progressive* tier 4	80% of lens cost, with \$120 allowance plus \$75 copay	Up to \$50
	UV treatment	\$15	N/A
	Tint (solid or gradient)	\$15	N/A
	Standard plastic scratch coating	\$O	Up to \$12
	Standard polycarbonate - adults	\$40	N/A
	Standard polycarbonate - kids under 19	\$O	Up to \$32
Lana Ontiona	Polarized	20% off retail price	N/A
Lens Options	Photochromatic / transitions plastic	\$75	N/A
	Standard anti-reflective coating	\$45	N/A
	Premium anti-reflective tier 1	\$57	N/A
	Premium anti-reflective tier 2	\$68	N/A
	Premium anti-reflective tier 3	80% of charge	N/A
	Other add-ons	20% off retail price	N/A
	Conventional	\$150 allowance, 15% discount off remaining balance	Up to \$130
Contact Lenses **	Disposable	\$150 allowance	Up to \$130
	Medically necessary	\$0, paid-in-full	Up to \$210
Laser Vision Correction	Laser vision correction, Lasik or PRK Vision correction utilizes U.S. Laser Network	15% off retail price or 5% off promotional price	N/A

North Dakota DeltaVision® 150 Materials Only Plan Rates	Combined with Delta Dental of Minnesota Dental Plan	Standalone Vision Plan Employer Contribution 80-100%	Standalone Vision Plan Employer Contribution 0-79%
Subscriber	\$5.80	\$5.80	\$6.72
Subscriber + Spouse	\$11.60	\$11.60	\$13.44
Subscriber + Child(ren)	\$13.92	\$13.92	\$16.12
Family	\$20.88	\$20.88	\$24.18

Premium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions.
 \*\* Contact lens allowance includes materials only. Any remaining balance for contact lenses may be used within the same benefit frequency.

Small Business Vision Guidelines:
2-100 eligible employees
A minimum of 2 employees must enroll
When combining Delta/Vision<sup>\*</sup> with a Delta Dental policy, you will automatically receive the discounted Delta/Vision<sup>\*</sup> rates.
If you are electing a standalone Delta/Vision<sup>\*</sup> policy, your plan rates are determined by the selected Employer contribution below.
Standalone Delta/Vision<sup>\*</sup>: Employer contribution 80 - 100%
Standalone Delta/Vision<sup>\*</sup>: Employer contribution 0 - 79%
Annual Open Enrollment, if an employee dops coverage, the employee and any covered dependents will not be allowed to re-enroll in the plan until the next enrollment period for a period of 24 months from the date coverage was dropped.
This is a summary of benefits only and does not guarantee coverage. For a complete list of covered services and limitations/exclusions, please refer to the Delta/Vision<sup>\*</sup> Summary Plan Description.



## DeltaVision<sup>®</sup> 200 Materials Only

2-100 Eligible employees | North Dakota headquartered employers | Insight network

Services		In-Network Member Cost	Out-of-Network Reimbursement
	Frames	Once every 12 months	
Frequency	Lenses or contact lenses	Once every 12 months	
	Laser vision correction	N/A	
Frames	Any available frame at provider location	\$200 allowance, 20% discount off remaining balance	Up to \$50
	Single vision	\$10	Up to \$30
	Bifocal	\$10	Up to \$50
	Trifocal	\$10	Up to \$70
	Lenticular	\$10	Up to \$70
Standard	Standard progressive lens	\$75	Up to \$50
Plastic Lenses	Premium progressive* tier 1	\$95	Up to \$50
	Premium progressive* tier 2	\$105	Up to \$50
	Premium progressive* tier 3	\$120	Up to \$50
	Premium progressive* tier 4	80% of lens cost, with \$120 allowance plus \$75 copay	Up to \$50
	UV treatment	\$15	N/A
	Tint (solid or gradient)	\$15	N/A
	Standard plastic scratch coating	\$O	Up to \$12
	Standard polycarbonate - adults	\$40	N/A
	Standard polycarbonate - kids under 19	\$O	Up to \$32
	Polarized	20% off retail price	N/A
Lens Options	Photochromatic / transitions plastic	\$75	N/A
	Standard anti-reflective coating	\$45	N/A
	Premium anti-reflective tier 1	\$57	N/A
	Premium anti-reflective tier 2	\$68	N/A
	Premium anti-reflective tier 3	80% of charge	N/A
	Other add-ons	20% off retail price	N/A
	Conventional	\$200 allowance, 15% discount off remaining balance	Up to \$130
Contact Lenses **	Disposable	\$200 allowance	Up to \$130
	Medically necessary	\$0, paid-in-full	Up to \$210
Laser Vision Correction	Laser vision correction, Lasik or PRK Vision correction utilizes U.S. Laser Network	15% off retail price or 5% off promotional price	N/A

North Dakota DeltaVision® 200 Materials Only Plan Rates	Combined with Delta Dental of Minnesota Dental Plan	Standalone Vision Plan Employer Contribution 80-100%	Standalone Vision Plan Employer Contribution 0-79%
Subscriber	\$7.29	\$7.29	\$8.49
Subscriber + Spouse	\$14.59	\$14.59	\$16.99
Subscriber + Child(ren)	\$17.50	\$17.50	\$20.39
Family	\$26.26	\$26.26	\$30.58

Premium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions.
 \*\* Contact lens allowance includes materials only. Any remaining balance for contact lenses may be used within the same benefit frequency.

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## DeltaVision® 200

#### 2-100 Eligible employees | North Dakota headquartered employers | Insight network

Services		In-Network	Out-of-Network Reimbursement
	Examination	Once every 12 months	
Frequency	Frames	Once every 24 months	
	Lenses or contact lenses	Once every 12 months	
	Laser vision correction	N/A	
	Exam with dilation as necessary	\$10	Up to \$45
<b>E</b> veres	Retinal imaging benefit	Up to \$39	N/A
Exams	Standard contact lens fit and follow-up	Up to \$40	N/A
	Premium contact lens fit and follow-up	10% off retail price	N/A
Frames	Any available frame at provider location	\$200 allowance, 20% discount off remaining balance	Up to \$50
	Single vision	\$25	Up to \$30
	Bifocal	\$25	Up to \$50
	Trifocal	\$25	Up to \$70
	Lenticular	\$25	Up to \$70
Standard	Standard progressive lens	\$90	Up to \$50
Plastic Lenses	Premium progressive* tier 1	\$110	Up to \$50
	Premium progressive* tier 2	\$120	Up to \$50
	Premium progressive* tier 3	\$135	Up to \$50
	Premium progressive* tier 4	80% of lens cost, with \$120 allowance plus \$90 copay	Up to \$50
	UV treatment	\$15	N/A
	Tint (solid or gradient)	\$15	N/A
	Standard plastic scratch coating	\$O	Up to \$12
	Standard polycarbonate - adults	\$40	N/A
	Standard polycarbonate - kids under 19	\$O	Up to \$32
	Polarized	20% off retail price	N/A
Lens Options	Photochromatic / transitions plastic	\$75	N/A
	Standard anti-reflective coating	\$45	N/A
	Premium anti-reflective tier 1	\$57	N/A
	Premium anti-reflective tier 2	\$68	N/A
	Premium anti-reflective tier 3	80% of charge	N/A
	Other add-ons	20% off retail price	N/A
Contact Lenses **	Conventional	\$200 allowance, 15% discount off remaining balance	Up to \$130
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	Medically necessary	\$0, paid-in-full	Up to \$210
Laser Vision Correction	Laser vision correction, Lasik or PRK Vision correction utilizes U.S. Laser Network	15% off retail price or 5% off promotional price	N/A

North Dakota DeltaVision® 200 Plan Rates	Combined with Delta Dental of Minnesota Dental Plan	Standalone Vision Plan Employer Contribution 80-100%	Standalone Vision Plan Employer Contribution 0-79%
Subscriber	\$7.53	\$7.53	\$8.88
Subscriber + Spouse	\$15.06	\$15.06	\$17.76
Subscriber + Child(ren)	\$18.07	\$18.07	\$21.32
Family	\$27.11	\$27.11	\$31.97

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## Contact Us or Visit Us Online

### DeltaDentalMN.org/DeltaVision

## Small Business Sales: 2-100 Eligible employees

- Renewals, plan changes or plan questions
- Summary plan descriptions
- Proposals and sales assistance

1-800-906-5250 DeltaDentalMN.org/brokers Deltadentalconnect@deltadentalmn.org

#### Large Client Sales: 101+ Eligible employees

Contact Your Sales or Account Representative

- Large client individually rated proposals
- Proposals and sales assistance

#### DeltaVision® Employer Services:

- Employee benefits
- Enrollment
- Billing
- Employer Services Portal

1-866-318-9449 7 a.m.-7 p.m. CST/CDT



- Vision claims status
- Vision enrollment status
- Find a provider

1-833-279-4362 Mon - Sat: 6:30 a.m. - 10 p.m. CST/CDT Sunday: 10 a.m. - 7 p.m. CST/CDT

Eligibility Address Delta Dental of Minnesota & DeltaVision® Attn: Enrollment Department P.O. Box 30416 Lansing, MI 48909-7916 Eligibility@mydeltadental.com **Corporate Address** Delta Dental of Minnesota & DeltaVision® 500 Washington Avenue South Suite 2060 Minneapolis, MN 55415



## DeltaDentalMN.org/DeltaVision

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