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# **Prevention First**

**Reward your employees for healthy oral health habits by stretching their maximum benefit dollars.** Evidence shows there is a strong relationship between good oral health and positive, overall health. That's why Delta Dental of Virginia offers Prevention First as an additional benefit option.

### HOW DOES PREVENTION FIRST WORK?

With Prevention First, regular, preventive dental visits and diagnostic services (typically X-rays, exams and cleanings) don't count against the maximum benefit amount within a plan year, freeing up the annual maximum so it may be used for other covered dental services.

Delta Dental handles the details and excludes the cost of the preventive visits from the employee's annual maximum amount. The only thing employees need to do is have their regularly-scheduled dental checkups! DELTA DENTAL HANDLES THE DETAILS



STRETCHES THE ANNUAL MAXIMUM FARTHER



GET REWARDED FOR GOOD ORAL HEALTH HABITS

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## Prevention First (continued)



### EXISTING BENEFITS WON'T CHANGE

The exclusion of preventive and diagnostic services from the annual maximum does not affect the other valuable benefits in your dental coverage, and cleanings and preventive visits are still covered at the current co-insurance level of your group's dental plan.

### ADVANTAGES FOR MEMBERS AND GROUPS

Keeping employees happy and healthy is good for business. Healthy employees are more productive, and cost your company less in missed work hours and dental expenses. For most comprehensive dental plans, including Prevention First may increase your total claims cost by 1.0% to 2.5%. However, slightly higher preventive costs up-front may save you in more costly restorative services later.

Prevention First is another way Delta Dental makes dental benefits more valuable to our customers. We want our members to take advantage of the benefits we offer and be rewarded for staying healthy.

This chart demonstrates how Prevention First can positively impact a member's annual maximum. The example is based on a dental plan that allows two routine checkups and has a \$1,500 annual maximum.

Diagnostic and Preventive Services		Diagnostic and Preventive Services	
WITHOUT PREVENTION FIRST		WITH PREVENTION FIRST*	
Annual maximum	\$1,500	Annual maximum	\$1,500
Delta Dental pays	\$190	Delta Dental pays	\$190
Member pays	\$O	Member pays	\$0
Maximum remaining	\$1,310	Maximum remaining	\$1,500

#### HOW PREVENTION FIRST WORKS



FOR MORE ABOUT PREVENTION FIRST OR OTHER BENEFITS AVAILABLE, CONTACT YOUR DELTA DENTAL REPRESENTATIVE.

\*Dentist charges may vary. Rates vary dependent on plan type. Refer to Limitations and Exclusions for details.

▲ Delta Dental of Virginia | 5415 Airport Road, Roanoke, VA 24012 | 800.237.6060 | DeltaDentalVA.com