



# Prevention First



Preventive visits excluded from annual maximum.



Does not affect other plan benefits.



Delta Dental handles the details.



It's simple! Employees just keep their checkups.

**Reward 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?

Prevention First is available to experience-rated and self-insured groups to encourage employees to schedule preventive dental visits.

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!

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### 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 members 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 is making 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.

This example is based on a dental plan that allows two routine checkups and has a \$1,500 annual maximum.

#### How it Works

##### Diagnostic and Preventive Services Without Prevention First

Delta Dental Pays	Member Pays	Maximum Remaining
\$190	\$0	\$1,310

##### Diagnostic and Preventive Services With Prevention First\*

Delta Dental Pays	Member Pays	Maximum Remaining
\$190	\$0	\$1,500

For more about Prevention First or other benefits available, contact your Delta Dental representative.

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