

# Prevention Pays



**A reason to smile:**  
We're expanding your benefits immediately with no premium increase.

We have exciting news to share! Your dental plan is getting better.

Starting July 1, 2020, a feature called Prevention Pays is being included in your dental plan at no additional cost. On average, the change extends an additional \$500 in coverage every year!

We believe everyone deserves a healthy smile. Because prevention is so important to oral health, we're making sure you're covered to get the dental care you need.

## **You're covered for preventive care.**

Having Prevention Pays means preventive services like exams, cleanings, and x-rays are covered, even if you have reached your annual maximum benefit. We're also adding select periodontal (gum disease) cleanings to Prevention Pays to extend your benefits even more.

Because your plan now includes Prevention Pays, you'll also have more benefits available for treatment procedures like cavity fillings, crowns, and root canals if they're needed.

## **No additional premium cost.**

In addition to including Prevention Pays in your plan, we've also frozen rates - meaning no increase in premiums - for any plans renewed between May 2020 through April 2021.

## **How does Prevention Pays work?**

Our dental plans have what's called an "annual maximum benefit." The annual maximum benefit is the total dollar amount Delta Dental will pay for covered services during each plan year. Having our Prevention Pays feature means diagnostic and preventive dental services are not included in the calculation of your plan's annual maximum benefit.

Note: other details about your plan, like deductible, co-insurance, and frequency limits, if any, still apply. Check your specific plan for details.

## **Maximum value with Health *through* Oral Wellness®.**

Including Prevention Pays means you will also be covered for any additional preventive care benefits you become eligible for through our Health *through* Oral Wellness program. Participating dentists will provide a risk assessment that unlocks added benefits for more preventive care if you're at high risk of tooth decay or gum disease.

## **Why prevention pays.**

Oral health is an important part of overall health. Preventing tooth decay and gum disease is less expensive than treating them with more extensive procedures. Reducing gum disease is also connected to better overall health for those with conditions like diabetes, heart disease, pregnancy, and rheumatoid arthritis.

## **Questions?**

If you have questions about your dental plan, including Prevention Pays, please email [customer.service@deltadentalsd.com](mailto:customer.service@deltadentalsd.com) or call us at 1-877-841-1478. We're happy to help!

Thank you for choosing Delta Dental of South Dakota to protect your smile and keep it healthy!