

Prevention Pays



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

We have exciting news to share! We're making our plans even better for your clients' oral health and their bottom lines.

Starting July 1, 2020, a feature called Prevention Pays will be included in Delta Dental of South Dakota's fully insured dental plans with no additional premium cost.

Prevention Pays exempts diagnostic and preventive dental services from a plan's annual maximum benefit calculation. We're also adding periodontal maintenance cleanings to Prevention Pays to enhance benefits even more. On average, the changes extend an additional \$500 in coverage every year!

Oral health is an important part of overall health. Preventing tooth decay and gum disease is where it starts. Including our new enhanced Prevention Pays feature will help members get the dental care they need to stay healthy and productive.

Covered for preventive care.

Having Prevention Pays means members will be covered for procedures like exams, cleanings, x-rays, and periodontal maintenance cleanings even if they have reached their annual maximum benefit.

It also means members have more benefits available for treatment procedures like cavity fillings, crowns, and root canals if they're needed.

Effective immediately. For good.

The Prevention Pays feature will be included in our fully insured dental plans starting July 1, 2020. Other plan design details still apply, like deductible, co-insurance, and frequency limits, if any. Self-insured plans are not automatically included.

No additional premium cost.

There is no additional premium cost to add Prevention Pays to existing plans, and we've frozen rates for plans renewed from May 2020 through April 2021 to provide rate stability.

Maximum value with Health *through* Oral Wellness®.

Plans with our Health *through* Oral Wellness program include added preventive care benefits for members at high risk of tooth decay or gum disease. Adding Prevention Pays means members who unlock additional preventive care benefits will be covered for the services that help them get and stay healthy.

Why prevention pays.

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. Dental benefits focused on preventive care are the most effective way to promote better oral health and lower costs.

Selling dental benefits from Delta Dental of South Dakota is a great reason to smile and a great way to share it with others. If you have any questions, please contact Jodie Longman at (605) 494-2542 or email sales@deltadentalsd.com. We're happy to help!