# Prevention First

## Maximizing preventive benefits for your employees

Increasing evidence shows a direct relationship between good oral health and general overall health. Delta Dental of Virginia is pleased to introduce a new benefit option—Prevention First.

Prevention First is available to experience-rated and self-insured groups and is a great way to encourage your employees to have regular preventive visits to the dentist. With this benefit, visits to the dentist for preventive care and diagnostic services (typically x-rays, exams and cleanings) will no longer count against the plan year maximum benefit amount. Your employees won't be "penalized" for their regularly scheduled cleanings and checkups, but will be rewarded with the entire annual maximum benefit amount for other covered services when needed throughout the plan year.

#### Total benefit packages remain unchanged

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

Reward
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#### **How does Prevention First work?**

The Prevention First program is simple: Delta Dental handles all the details behind the scenes, and excludes the cost of the preventive visits from the employee's annual benefit maximum amount. The only thing your employees need to do is visit their dentist for their regularly scheduled dental checkups!

The following is an example of how Prevention First can positively impact a member's annual maximum and is based on a program allowing two routine checkups with a \$1,000 annual maximum. Dentist charges may vary, as well as your particular plan benefits.

	Without Prevention First		
Diagnostic & Preventive treatment (twice annually)	Delta Dental Pays	Member Pays	Maximum Remaining
	\$190	<b>\$</b> 0	\$810
	With Prevention First		
	With 1	Prevention	<u>First</u>
Diagnostic & Preventive treatment (twice annually)	With I Delta Dental Pays	Prevention  Member Pays	Maximum Remaining

### Cost advantage for your members – and your group

Keeping your members happy and healthy is good for business. Healthy employees are more productive, and of course, cost your company less in missed work hours and medical and dental coverage expenses. The Prevention First feature rewards your employees for good oral health behavior by stretching their maximum benefit allowance – which may come in handy should they need additional covered services or treatments during a plan year.



Prevention First is yet another way Delta Dental is making dental benefits coverage more accessible and valuable to our customers. We realize the value of preventive oral health care and want our members to take advantage of the benefits and services we offer, while being rewarded for keeping healthy.

For most comprehensive dental plans, including this service may increase your total claims cost between 1.0% and 2.5%. However the long-term benefits of preventive care cannot be undervalued. To learn more about Prevention First or other benefits features available from Delta Dental, please contact your account representative.



The Benefits of Experience