

Prevention First: Get More From Your Dental Benefits

Delta Dental of Colorado knows that regular visits to the dentist can improve your oral health *and* your overall health. **And with our exclusive PREVENTION FIRST program, your diagnostic and preventive visits will not count against your annual maximum.** This helps your benefits go further by extending your annual maximum dollars. There are plenty of other reasons why you should be using **PREVENTION FIRST**:

▶ EFFECTIVE IMMEDIATELY

There are no waiting periods. You can start saving money the first day your plan is effective.

▶ EASY TO UNDERSTAND & USE

There are no complicated rules to follow or rollover equations to figure out. See your Delta Dental provider* for exams, X-rays, and cleanings, and you will not use any of your annual maximum, so it will be there for any additional treatments you may need in a benefit year. **A Delta Dental PPOSM provider is always your best value!**

▶ ENCOURAGES GOOD ORAL HEALTH

Unlike other carriers' max rollover plans, which reward members who don't use their benefits in order to roll money over into the following benefit year, **PREVENTION FIRST** encourages you to get your preventive care by not counting these visits against your annual maximum. Not only will your dental benefits go farther, but good preventive care can help you avoid potentially painful and costly restorative treatments down the road.

Delta Dental PPO providers are your best value because you will get a bigger discount (making your annual max go even further) and pay less out of pocket.

You have dental insurance — make the most of it and protect your smile. Make a dentist appointment today.

Check your plan benefits. Some plans require that you see a Delta Dental PPO or Premier provider for **all services, not just preventive.*

HOW PREVENTION FIRST HELPS YOU STRETCH YOUR BENEFIT DOLLARS:

Most of our dental plans cover preventive visits at 100%** , so you pay nothing out of pocket. But with **PREVENTION FIRST**, not only do you pay nothing, but you still have the money that Delta Dental pays available to you in your annual maximum. So in the example below, **it's like you have \$350 extra dollars a year to spend.**

	WITHOUT Prevention First	WITH Prevention First
Delta Dental Pays	\$350	\$350
You Pay	\$0	\$0
Annual Maximum Remaining	\$650	\$1,000

**Plan benefits and provider charges vary. The above sample assumes two routine check-ups with a PPO provider and \$1,000 annual maximum.

The Right Start for a Bright Future

Right Start 4 Kids® from Delta Dental of Colorado



100% COVERAGE*



NO DEDUCTIBLE



IN-NETWORK PROVIDERS



HEALTHY SMILES & BRIGHT FUTURES

Did you know that cavities are the most chronic childhood disease? Cavities are five times more common than asthma. Children with pain from tooth decay typically miss more school and have lower grades than their peers, not to mention the lost work hours for parents. But cavities are nearly 100% preventable, and it's easy to protect your child's oral health and ensure better overall health.

RIGHT START 4 KIDS (RS4K) FROM DELTA DENTAL OF COLORADO is a unique plan design enhancement that removes most of the cost barriers to dental care by providing coverage for children up to their 13th birthday at 100% coinsurance for diagnostic & preventive, basic, and major services, with no deductible, when in-network providers are seen.* **If an out-of-network provider is seen, the adult coinsurance levels will apply.** Orthodontic services are available but are not eligible for the RS4K 100% coverage level.

Want to learn more about your child's oral health and why it's so important to take care of it from an early age? Go to the Oral Health & Wellness page on our website at www.deltadentalco.com/wellness.aspx.

* Right Start 4 Kids is subject to limitations, exclusions, and annual maximum. Check your benefits booklet for specific plan coverage as it varies from group to group.



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