



We're now offering a valuable option to our Delta Dental PPO and Delta Dental Premier® plans, aimed at encouraging the use of preventive care benefits and promoting overall wellness.

D&P Maximum WaiverSM Option

New option promotes wellness

The D&P Maximum Waiver option allows enrollees to obtain diagnostic and preventive dental services without those costs applying to their plan year maximum benefit amount. This option may help to reduce their need for more expensive, restorative dental services that can result from undetected problems.

Oral and overall health

The connection between dental and overall health is gaining greater recognition in the scientific community and among many group benefits managers. Our D&P Maximum Waiver option promotes regular visits to the dentist for exams and cleanings, which can improve an enrollee's oral as well as overall health.

What services are included?

Diagnostic and preventive dental services may include examinations, x-rays, cleanings and related treatments as defined by a group's dental plan.

Easy to understand, easy to use

Experience shows that the most valued benefits are those that are simple to understand and use. The D&P Maximum Waiver option represents an easy way to promote wellness among enrollees. This option provides benefits within the same year. Plus, there's nothing for enrollees to keep track of year-to-year except regularly scheduled checkups.

Benefits vs. cost

Delta Dental seeks innovative ways to help groups and their enrollees stretch their dental dollars. With this option, enrollees who visit the dentist at least once (and hopefully twice) a year for preventive care immediately benefit by not using up those dollars under their plan year maximum.

The cost of adding the D&P Maximum Waiver option will vary depending on a group's current plan maximum, service area(s) and claims experience. Preventive care can save costs over the long term by reducing the need for more expensive services. Therefore, the moderate additional expense for this new option can potentially be offset over time.

The following sample shows the impact on an enrollee's annual maximum with and without the D&P Maximum Waiver. Plan benefits and dentist charges vary. Sample assumes two routine checkups and \$1,000 annual maximum.

Dental treatment/ Benefit level	Without D&P Maximum Waiver			With D&P Maximum Waiver		
	Delta Dental Pays	Enrollee Pays	Maximum Remaining	Delta Dental Pays	Enrollee Pays	Maximum Remaining
Diagnostic & Preventive (Exams, x-rays, cleanings): covered at 100% for two visits	\$350	\$0	\$650	\$350	\$0	\$1,000

The D&P Maximum Waiver option is an effective way to encourage healthy behavior every year.



For more information, contact your Delta Dental account executive. Call or visit Delta Dental at:

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