

Right Start 4 KidsSM Program

THE RIGHT START FOR A BRIGHT FUTURE

The Right Start for Kids (RS4K) program removes the cost barrier for dental care by providing children 12 and under with 100% coverage for all covered services under your plan, excluding orthodontics. The most chronic childhood disease is cavities, but cavities are preventable - regular dentist visits paired with good oral care at home help kids get off to the right start with their oral health.

RS4K PROGRAM DETAILS

Here are some important things to know:

100% Coverage for kids 12 & under -

RS4K provides 100% coverage for all covered services under the plan, excluding orthodontics.

Must see an in-network dentist - RS4K only applies when visiting a Delta Dental PPOSM or Delta Dental PremierSM network dentist. If an out-of-network dentist is seen, then the underlying contract applies including waiting periods, deductibles, and coinsurance levels.

No deductible or waiting periods -

Covered services under RS4K are not subject to the plan's deductible or waiting periods.

Annual maximum applies - Covered services under RS4K are subject to plan's annual maximum.

Excludes Orthodontics - RS4K does not apply to orthodontic services.

HOW DOES IT WORK?

RS4K Sample Benefit Plan Summary*

Dentist Network*: Delta Dental PPO or Delta Dental Premier	PPO	Prmr
Deductible: per person, per benefit year - for all covered services	\$0.00	
Diagnostic & Preventive Services: for all covered services	100%	100%
Basic Services: for all covered services	100%	100%
Major Services: for all covered services	100%	100%
Annual Maximum Benefit: per person, per benefit year	Per Contract	Per Contract
Orthodontics	Per Contract	Per Contract

*If an out-of-network dentist is seen, the underlying contract applies including waiting periods, deductibles and coinsurance levels.

Coverage will vary based on your specific plan's contract.

Questions? 800.234.3375

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Unlimited Cleanings Program

SMILE BRIGHT WITH UNLIMITED CLEANINGS

The Unlimited Cleanings Program (UCP) removes the frequency limitations for regular and periodontal teeth cleanings. There are certain risk factors that a dentist may advise additional cleanings for: gum disease, pregnancy, tobacco usage, cancer treatment, diabetes, heart disease, HIV, etc. The unlimited cleanings program removes the cost barrier to receive these extra cleanings each year.

UNLIMITED CLEANINGS PROGRAM (UCP) DETAILS

Here are some important things to know:

What's covered? It's all in the name. UCP allows coverage for both regular cleanings and periodontal maintenance cleanings at an unlimited frequency. See what exact dental codes/services are covered and their definitions to the right.

Your underlying contract applies with the exception of the frequency limitations on the dental codes/services to the right.

SPECIFIC DENTAL CODES THAT APPLY TO THE UNLIMITED CLEANINGS PROGRAM:

D1110	Service: Prophylaxis (teeth cleaning) for adults. Prophylaxis is a teeth cleaning performed on a healthy mouth, and is sometimes referred to as a "regular" or "routine" cleaning.
D1120	Service: Prophylaxis (teeth cleaning) for children. Prophylaxis is a teeth cleaning performed on a healthy mouth, and is sometimes referred to as a "regular" or "routine" cleaning.
D4910	Service: Periodontal maintenance (periodontal cleaning). Periodontal maintenance is a more extensive teeth cleaning performed when an individual has history of non-surgical or surgical periodontal treatment and involves cleaning below the gum line.

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Preventive Plus Program

BENEFITS THAT GO FURTHER

Preventive Plus allows for your employees to receive preventive care without it counting towards their overall annual maximum - incentivizing employees to keep up on their preventive care and saving them money. Through regular cleanings and exams, your employees can find disease early and prevent it from occurring.

PREVENTIVE PLUS PROGRAM DETAILS

Here are some important things to know:

Diagnostic & Preventive Care services don't count towards your annual maximum - services like exams, cleanings, X-rays, sealants and more don't count towards how much the plan will pay towards covered services.

Underlying contract applies including frequency limitations, exclusions, waiting periods, deductibles, and coinsurance levels.

HOW DOES IT WORK?

Example of a plan with and without Preventive Plus*.

With Preventive Plus 2 exams, 2 cleanings, X-rays (claims cost \$450)			Without Preventive Plus 2 exams, 2 cleanings, X-rays (claims cost \$450)		
Delta Dental pays up to \$1,500 (plan's annual maximum)			Delta Dental pays up to \$1,500 (plan's annual maximum)		
Delta Dental Pays	Member Pays	Max Remaining	Delta Dental Pays	Member Pays	Max Remaining
\$450	\$0	\$1,500	\$450	\$0	\$1,050
(100% coverage for in-network preventive care)	(100% coverage for in-network preventive care)	(\$1,500 - \$0, claims payment is NOT applied to max)	(100% coverage for in-network preventive care)	(100% coverage for in-network preventive care)	(\$1,500 - \$450, claims payment applied to max)

*Savings amounts and annual maximums in the example are provided by Delta Dental of Kansas (DDKS) for illustrative purposes only.

Coverage will vary based on your specific plan's contract.



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