



Introducing...



Delta Dental of South Dakota
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New Options to *S-t-r-e-t-c-h* Your
Employees' Annual Maximums

Maximum Bonus Account

Enrollees who pay attention to their oral health, with an emphasis on diagnostic, preventive and simple restorative procedures, traditionally leave unused benefits behind. With Delta Dental of South Dakota's Maximum Bonus Account (MBA), \$250 of the member's unused benefits may be placed in a special MBA account and can be carried over and added to the benefits available in future years. This option offers enrollees new flexibility and helps them if they need more extensive and costly dental treatment later.

What Members are Eligible?

- The member must have been covered under the plan for at least one full benefit year.
- The member must have completed all benefit waiting periods included in their plan before beginning to accrue MBA benefits.
- The member must have submitted at least one claim for a covered service (non-orthodontic) during the benefit year.
- The total cost of the claim(s) applied to the member's annual maximum must be less than half of the member's annual maximum.
- The total amount available in the member's account can grow to an amount equal to the plan's annual maximum.
- Each covered family member will have his/her own account.

Note: MBA does not apply to orthodontic benefits which are still based on the group's lifetime orthodontic benefit.

Prevention Pays

The Prevention Pays program helps stretch dental coverage further because it exempts benefits paid for diagnostic and preventive services from the enrollee's annual maximum benefit.

Annual maximum limits are typically set when employers purchase their group dental plan. The Prevention Pays program essentially stretches that maximum by guaranteeing full coverage for diagnostic and preventive services, regardless of whether the maximum has been met through other procedures.

The emerging science linking oral and general health makes oral health prevention essential in an overall wellness plan. The Prevention Pays program is simple to understand, easy to communicate and ensures that enrollees can take full advantage of Delta Dental's diagnostic and prevention benefits.

For More Information

Both the Maximum Bonus Account and/or the Prevention Pays program are available to new and renewing Delta Dental client groups—both self-insured and individually-rated fully-insured groups. Actual costs will vary depending on a group's current maximum and claims experience.

To add one or both of these new benefits to your Delta Dental plan contact our underwriting department at 1-800-627-3961.

