



D&P Maximum Advantage

New option maximizes benefits and promotes wellness

D&P Maximum Advantage allows enrollees to obtain diagnostic and preventive dental services without those costs applying to their plan’s maximum benefit amount. By excluding these charges, Delta Dental allows enrollees to save the annual maximum for more costly procedures, such as root canals or crowns.

What is waived?

Diagnostic and preventive services include oral exams, X-rays and two cleanings per year. Those affected by certain health conditions may be eligible for up to four cleanings per year, none of which will count toward the annual maximum.

Easy to use

The most valued benefits are those that are easy to understand and use. D&P Maximum Advantage makes it easy for enrollees to keep up with their dental benefits, since there’s nothing for enrollees to track except regularly scheduled checkups. It’s also an easy way to promote wellness among enrollees.

Oral and overall health

Scientific studies continue to show a connection between oral health and overall health. Not only can a dentist detect more than 120 non-dental diseases during a routine exam (including cancer, kidney disease and osteoporosis), oral health has been shown to significantly impact the development and maintenance of diseases such as diabetes and heart disease. D&P Maximum Advantage promotes regular visits to the dentist for exams and cleanings, which can improve an enrollee’s overall health in addition to their oral health.

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 D&P Maximum Advantage will vary depending on a group’s current plan maximum, service area and claims experience. Preventive care can also save costs over the long term by reducing the need for more expensive restorative services.

The following example shows the potential impact on an enrollee’s annual maximum with and without D&P Maximum Advantage. Plan benefits and dentist charges vary. Example assumes two routine checkups and \$1,000 annual maximum.						
Dental treatment/ benefit level	Without D&P Maximum Advantage			With D&P Maximum Advantage		
	Delta Dental pays	Enrollee pays	Maximum remaining	Delta Dental pays	Enrollee pays	Maximum remaining
Diagnostic and preventive services (routine annual exams, X-rays, cleanings): covered at 100%	\$225	\$0	\$775	\$225	\$0	\$1,000

For more information, contact your broker or agent, call Delta Dental at (800) 462-5410 or visit us online at www.DeltaDentalAR.com.