

# Now Here's a Reason to Smile



## Delta Dental of Massachusetts' Right Start 4 Kids<sup>SM</sup> Benefit Eliminates Dental Care Costs for Children

Did you know that cavities and poor oral health are the most common health problem for children in the United States? Poor oral health can cause pain and infections that may lead to problems with eating, speaking, playing and self-esteem.

In fact, children with poor oral health are three times more likely to miss school and have lower grades.<sup>1</sup> And this, in turn, can lead to lost workdays and unexpected expenses for families.

Yet, with good oral care, cavities are nearly 100% preventable.

Delta Dental of Massachusetts' Right Start 4 Kids<sup>SM</sup> benefit can make it easier – and more affordable – for you to take care of your children's oral health.

**Right Start 4 Kids<sup>SM</sup> pays 100% of the cost of covered care with participating dentists up to your plans' benefit limit. That includes covered care for diagnostic, preventive, basic and major services for children up to their 13th birthday.**

And we make it easy for you to take advantage of the benefits. Just get your care from a Delta Dental PPO<sup>TM</sup> or a Delta Dental Premier<sup>®</sup> dentist and we will automatically apply the Right Start 4 Kids<sup>SM</sup> benefit - there's no need to fill out any claim forms or paperwork.\*

**Right Start 4 Kids<sup>SM</sup> is backed by the power of Preventistry<sup>TM</sup>, Delta Dental of Massachusetts' groundbreaking and unique approach to transforming the oral health care system. Preventistry combines clinical innovation, actionable data and digital engagement to provide a higher level of care and improve the health of our members.**

### RIGHT START 4 KIDS<sup>SM</sup>

- Coverage for age 12 and under
- 100% coverage for covered services (preventive, basic, major)\*
- No Deductible
- Does not apply to orthodontics; orthodontic coinsurance applies
- Annual benefit maximum applies
- Exclusions and Limitations apply

\*Non-participating dentists may balance bill. Subscribers are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.

### Sample PPO *Plus Premier* Right Start 4 Kids<sup>SM</sup> Plan Design

#### Age 12 and under

Benefit	Right Start 4 Kids <sup>SM</sup> Benefit*
Deductible	None
Preventive/Diagnostic Coinsurance	100%
Basic Restorative Coinsurance	100%
Major Restorative Coinsurance	100%