

# Give Your Employees Even More to Smile About!



## Delta Dental of Massachusetts' Right Start 4 Kids<sup>SM</sup> Removes Cost Barriers to Dental Care

Dental coverage is important to your employees and your business.

It helps keep their smiles healthy and contributes to their overall health and well-being, and that of their families. And offering them great Delta Dental coverage can play a big role in your recruiting and retaining employees.

Keeping your employee's smiles health also pays off in higher productivity, as employees with poor oral health miss more work due to unplanned dental visits<sup>1</sup> The problem is even more stark with children where children with poor oral health were 3 times more likely to miss school for things like tooth pain.<sup>2</sup>

Delta Dental now offers our unique Right Start 4 Kids option for Delta Dental PPO *Plus Premier*<sup>TM</sup> dental plan – making it even easier – and more affordable – for them to take care of their children's oral health.

**Right Start 4 Kids provides 100% coverage for diagnostic, preventive, basic and major services for children up to their 13th birthday with a participating provider.**

The best part is they can use the same in-network dentists from the Delta Dental PPO<sup>TM</sup> and Delta Dental Premier<sup>®</sup> networks and we will apply the benefits automatically - there is no extra paperwork to fill out. They can also see non-participating dentists, but their costs will likely be higher.\*

The Right Start 4 Kids benefit is available with PPO *Plus Premier*<sup>TM</sup> contributory plans beginning Jan. 1, 2022. Groups with less than 100 enrolled subscribers will automatically receive this benefit upon plan renewal. Groups with 100 or more enrolled subscribers may choose this option upon plan renewal. To do so, reach out to your account executive or broker for more information.

### RIGHT START 4 KIDS

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 Plan Design

#### Age 12 and under

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

1 Kelekar U, Naavaal S. Hours Lost to Planned and Unplanned Dental Visits Among US Adults. *Prev Chronic Dis* 2018;15:170225. DOI: <http://dx.doi.org/10.5888/pcd15.170225>external icon

2 American Journal of Public Health - <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3222359/>