

Important Updates for 2020

We are implementing the following enhancements for your 2020 dental plan to increase your employee's access to oral health care benefits. *Please note, benefit enhancements are being added at no additional charge for 2 years.*

1 Right Start 4 KidsSM (RS4K)

The Right Start 4 Kids program removes the cost barriers for dental care by providing children 12 and under 100% coverage, with no deductible, for all services covered under the plan, excluding orthodontics, when an in-network dentist (Delta Dental Premier or Delta Dental PPO) is seen. If an out-of-network dentist is seen, the underlying contract applies including waiting periods, deductibles and coinsurance levels.

RS4K Sample Summary of Dental Plan Benefits*

	PPO™	Premier®
Deductible For all covered services, the benefit year deductible is:	\$0.00	
Diagnostic & Preventive Services Includes the following procedures necessary to evaluate existing dental conditions and the dental care required: Exams and cleanings , X-rays , Topical Fluoride , Space Maintainers (for premature loss of primary molars), and Sealants (applied only to permanent molars with no decay or restorations on the occlusal surface and with the occlusal surface intact.)	100%	100%
Basic Services Ancillary (Emergency examinations for relief of pain) Oral Surgery (Extractions and other oral surgery including pre- and post-operative care) Regular Restorative (Amalgam/Silver restorations, composite/white resin restorations on all teeth, stainless steel crowns) Endodontics (Root canal treatments and root canal fillings) Periodontics (Treatment for diseases of the tissues supporting the teeth. Surgical periodontal treatments.)	100%	100%
Major Services Special Restorative (When teeth cannot be restored with a filling material listed in Regular Restorative Dentistry, provides for individual crowns.) Prosthodontics (Includes partial and complete dentures. Repairs and adjustment of dentures.)	100%	100%
Annual Benefit Maximum Per person, per contract year	Per Contract	Per Contract
Orthodontics	Per Contract	Per Contract

*Check benefit eligibility for your group as coverage varies based on group contract.

2 Unlimited Cleanings

Effective at your 2020 renewal date, your plan will allow for unlimited cleanings. This includes regular/prophylaxis cleanings and periodontal maintenance cleanings.

3 Annual Maximum Increase to \$1,500

Effective at your 2020 renewal date, if your Annual Maximum is currently below \$1,500, DDKS is offering an Annual Maximum increase to \$1,500. *Please note, groups with a buy-up option will not have an Annual Maximum increase on the base plan.*