

# Introducing Delta Delta Dental Individual and Family - PPO Value for Seniors, an affordable plan for people 65 and over.

For around \$22 a month for an individual or \$54 for a family,\* the Delta Dental Individual and Family - PPO Value for Seniors plan offers:

- No waiting period for care
- No deductibles, copays or financial maximums
- Preventive and diagnostic care covered at 100%
- Up to 45% off restorative treatment
- Access to 2,700 dental offices across Massachusetts
- No administrative hassles - your dentist takes care of the paperwork
- Responsive member support from our Boston-based customer service center

\*Exact rates per month are as follows:

|               |         |
|---------------|---------|
| Individual:   | \$21.43 |
| Individual+1: | \$42.85 |
| Family:       | \$53.57 |

*The information provided in this brochure is a summary and is intended for illustration purposes only, is not guaranteed to be error free or complete, and does not constitute an offer or a contract. No person should act, fail to act, or rely on—and Delta Dental assumes no liability for use or interpretation of—the information contained in this brochure. Please see your group contract and subscriber's certificate for the applicable plan for complete details of the plan. Should any discrepancy arise, any such contract(s) and certificate(s) supersede this illustration.*



**Delta Dental of Massachusetts**  
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## AFFORDABLE COVERAGE FOR MAINTAINING GOOD ORAL HEALTH

Delta Dental Individual and Family  
PPO™ Value for Seniors



# Delta Dental Individual and Family PPO Value for Seniors

## You Know the Value of Good Oral Health

As we get older, maintaining good oral health is just as important as maintaining healthy weight, strong bones, and an active heart. Older Americans are at higher risk for dental disease associated with long-term, chronic health conditions like diabetes. Xerostomia (dry mouth), a common side effect of some medication, exaggerates the risk for cavities.

Unfortunately, for many people retirement means the loss of dental insurance. And the loss of dental insurance means a loss of regular visits to the dentist.

Retirement doesn't have to mean a decline in the health of your teeth and gums.

You can continue your healthy oral hygiene routines with the Delta Dental Individual and Family - PPO Value for Seniors dental plan.

You have spent a lifetime taking great care of your teeth. Delta Dental is here to help you continue to stay healthy.

<sup>1</sup> "Older Health America, 2013 State of Decay, accessed November 4, 2013, <http://www.toothwisdom.org/action>

<sup>2</sup> This represents an estimated cost based on the average cost for two exams, two cleanings and a complete series of X-rays in zip code 02108 according to the Fair Health Consumer Cost Look Up website, <http://www.fairhealthconsumer.org/>. Accessed October 9, 2013.

## How can the Delta Dental Individual and Family - PPO Value for Seniors work for you?

### Peter's story

Peter, a 66-year-old retiree in the Boston-area, recently learned his Medicare coverage doesn't include dental benefits. He sees his dentist twice a year for cleanings, check-ups and X-rays. Because he doesn't have dental coverage, Peter pays \$515<sup>2</sup> a year for this care. Under the Delta Dental Individual and Family - PPO Value for Seniors plan, his preventive services are covered at 100%. And, the Delta Dental Individual and Family - PPO Value for Seniors affords Peter discounted rates of up to 45% on procedures like fillings, root canals, dentures, gum treatments and crowns.

## More people, more dentists choose plans from Delta Dental

Over two million people choose Delta Dental of Massachusetts, including nearly half of all Massachusetts employees and their families. Delta Dental offers the plans more people trust. Our Delta Dental Individual and Family - PPO Value for Seniors plan offers access to more than 2,700 Delta Dental dentist locations across the state. To see if your dentist is part of the Delta Dental PPO network, visit [www.deltadentalma.com/find-a-dentist](http://www.deltadentalma.com/find-a-dentist).

## Enroll Today!

Call 1.800.872.0500  
[deltadentalma.com](http://deltadentalma.com)

