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Delta Dental of Missouri Introduces New MAXAdvantageSM Benefit Option to Extend the Maximum Benefit Amount and Encourage Preventive Care

ST. LOUIS--([BUSINESS WIRE](#))--Delta Dental of Missouri (Delta Dental), the largest dental benefits provider in Missouri, today announced the introduction of its new MAXAdvantageSM benefit option that effectively extends the amount of treatment covered under the plan year maximum benefit amount (the dollar value limit of coverage for each member for each benefit year). The new MAXAdvantageSM benefit option also encourages members to obtain preventive care because their plan year maximum benefit amount is no longer reduced when members take advantage of most basic diagnostic and preventive care, such as routine and comprehensive dental exams, as well as periodontal exams; X-rays; cleanings for children and adults; and child and adult fluoride and fluoride varnishes. In effect, this increases the coverage reach of the plan year maximum benefit amount, as more of the maximum is reserved for treatment for other restorative or major care.

“Unlike ‘maximum rollover’ options, which accrue at the end of the year for next year’s coverage for only those who have not hit their maximum, the MAXAdvantageSM accrues immediately and is available to all members with no additional paperwork or applications for members to complete,” says Richard Klassen, Chief Marketing Officer for Delta Dental of Missouri. “We want to promote wellness and preventive care for all in a way that immediately benefits our members: that’s why we believe MAXAdvantageSM is a richer benefit than most ‘maximum rollover’ options,” added Klassen.

The new MAXAdvantageSM benefit option is now available to all new and renewing Delta Dental of Missouri clients. When employees are encouraged to obtain preventive care and have more funds available for restorative and major care, the net result may very well be a long-term reduction in dental claims costs.

There also is mounting scientific evidence of a relationship between oral health and overall health that suggests that improved oral health, especially periodontal health, may help reduce costs associated with some health conditions. It is said that routine oral health care is:

Helping Diabetics Control Blood Glucose Levels

A number of research studies, including one supported by Delta Dental at the University of Michigan and University of Detroit Mercy, show that when diabetics have their teeth cleaned professionally, their blood glucose levels are easier to control. This is significant because glycemic control has proven to be one of the best ways to prevent complications of diabetes.

Helping Pregnant Women Give Birth to Healthy Babies

Premature birth is on the rise in the U.S., and periodontal disease has been identified as a potential contributing factor. Scientific evidence indicates that pregnant women with gum (periodontal) disease are seven times more likely to give birth to premature babies. According to the National Institutes of Health, as many as 19 percent of the 250,000 premature low birth weight infants born in the U.S. each year may be attributed to infectious oral disease.

Helping to Identify Other Systemic Health Problems

Routine oral health exams can also uncover signs and symptoms of a number of additional diseases and medical conditions. According to the American Dental Hygienists' Association some of these include heart disease, osteoporosis, eating disorders such as anorexia nervosa and bulimia, HIV and some types of cancer.

"The evidence is still emerging, but Delta Dental of Missouri intends to lead in encouraging preventive oral health care and in potentially helping to reduce the costs for more serious oral health and overall health issues," said Steve P. Gaal, Chief Executive Officer for Delta Dental of Missouri.

"When we encourage more members to obtain regular diagnostic and preventive care, everyone benefits," added Gaal.

The MAXAdvantageSM benefit option joins Delta Dental's other new benefit offering, Healthy Smiles, Healthy LivesSM (HSHL) benefit, launched last year, that provides up to four dental and/or periodontal cleanings for members with certain health conditions (diabetes, pregnancy, suppressed immune system, kidney failure or on dialysis) in order to improve preventive and periodontal care coverage for these members. HSHL benefits also cover other preventive treatments, such as sealants for both children and adults, Brush Biopsy (an early diagnostic test for oral cancer), and implants.

Delta Dental of Missouri is the leader in dental benefits in Missouri, serving more than 1.1 million members working more than 1400 client companies, and is a member of Delta Dental Plans Association, the oldest and largest dental benefits provider in the U.S., serving over 50 million Americans (one in four families with dental benefits) and 88,000 client companies.

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