



The Value of Dental Insurance



Your oral health is connected to your overall health. Researchers have uncovered links between gum disease and systemic health, including associations with heart disease and strokes. That's why it's so important to make dental care a priority — it can help you and your family live healthier.

- ▶ **People with dental insurance are more likely to visit the dentist office regularly.**
- ▶ **Patients receiving regular preventive care have better oral health.**
- ▶ **Dental insurance often covers 100% of preventive care.**

Facts...

- Tooth decay is the single most common chronic childhood disease.
- If you have cavity-causing germs in your mouth, you can pass them to your baby.
- More than 120 diseases can cause specific signs and symptoms in and around the mouth and jaw. A dental provider doing regular check-ups can help spot these potential problems.

...and Figures

- 23% of all adults have untreated tooth decay.
- More than half of U.S. children ages 5 to 9 have at least one cavity or filling.
- One out of every two American adults age 30 or older has periodontal disease.
- Dental disease causes employed adults to lose more than 164 million hours of work a year.
- In Colorado, dental disease costs taxpayers an estimated \$1 billion annually.



1

Use the Find a Dentist search tool at deltadentalco.com

2

Call 1-800-610-0201
7:30 a.m. to 5 p.m. MT
Monday-Friday

3

Download the free Delta Dental mobile app for iPhone or Android

Fact: Nearly 100% of oral disease is preventable.

Routine exams allow your dental provider to get to know you and follow your health history. Providers are able to catch and treat potential problems early when they see their patients on a routine basis. Invest in your future — make dental care a priority.

Fact: Healthy habits lead to healthy smiles.

What does “healthy living” really mean? Diet, exercise, and plenty of rest are major components of a healthy lifestyle, but other healthy habits include:

- Visiting your dentist regularly.
- Brushing and flossing at least twice a day.
- Making nutritious food choices.
- Sharing your medical conditions with your dental provider.



► **By choosing a Delta Dental PPO™ provider, you will save the most money on out-of-pocket expenses!**

Contact Us



Visit us at deltadentalco.com to:

- Find a provider
- View benefits
- Print ID cards
- Check claim status
- Assess your oral health risk
- View wellness resources
- And much more

Delta Dental of Colorado

PO Box 5468
Denver, Colorado 80217-5468

Customer Service

Toll-free: 1-800-610-0201
Monday-Friday 7:30 a.m. to 5 p.m.
Email: customer_service@ddpco.com

Spreading smiles across Colorado

We give our more than **1.3 million members** the power to use and manage their dental benefits easily. Through our innovative plans, large provider network, and expert customer service, we make dental care accessible, affordable, and simple, leading to a healthier smile and life. And through our foundation and corporate social responsibility initiatives, we are active in the community and giving to organizations that support our mission and helping expand access to quality dental care. Creating healthy Colorado smiles is what drives us.



deltadentalco.com



Delta Dental PPO plus Premier
INGENOVIS HEALTH
GROUP # DD000001331

MAXIMUM BENEFIT Calendar Year Maximum			PPO Network - \$1,500 per member, per calendar year Premier/Non-Par - \$1,000 per member, per calendar year	
Orthodontic Lifetime Maximum			\$1,000 for covered children to age 19	
CALENDAR YEAR DEDUCTIBLE Applies to Basic and Major Services			Individual Deductible - \$50.00 Combination of in and out-of-network Family Deductible - \$150.00 Combination of in and out-of-network	
PPO Dentist	PREMIER Dentist	NON-PAR Dentist	COVERED SERVICES	BENEFIT INFORMATION (subject to Delta Dental guidelines)
DIAGNOSTIC AND PREVENTIVE SERVICES				
100%	80%	80%	Oral Exams and Cleanings	Twice each in a calendar year. Two additional cleanings may be covered for those with a documented EBD condition
			Sealants	Once per tooth in a 36-month period for unrestored permanent molars, under age 16
			Bitewing X-Rays	Once in a calendar year
			Full Mouth X-Rays	Once in a 36-month period
			Fluoride	Twice in a calendar year, through age 15
			Space Maintainers	One per quadrant, per lifetime to maintain space for eruption of permanent posterior teeth, through age 13
BASIC SERVICES				
80%	60%	60%	Fillings	Once per tooth in a 12-month period; amalgam and composite fillings on all teeth
			Simple Extractions	
			Oral Surgery	
			Endodontics / Periodontics	
MAJOR SERVICES				
50%	40%	40%	Crowns	Once per tooth in a 60-month period. Not a benefit under age 12
			Dentures, Bridges	Once in a 60-month period, only when existing prosthesis cannot be made serviceable. Fixed bridges or removable partials are not a benefit under age 16
			Occlusal Guards	Once in a 36-month period
ORTHODONTICS - \$1,000 LIFETIME MAXIMUM				
50%	50%	50%	For covered children to age 19	

You are enrolled in a Delta Dental PPO plus Premier plan. You and your family members may visit any licensed provider, but you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider.

PPO Provider – Payment is based on the PPO provider’s allowable fee, or the actual fee charged, whichever is less.

Premier Provider – Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee charged, whichever is less.

Non-Participating Provider – Payment is based on the Reasonable & Customary charge (R&C). Members are responsible for the difference between the R&C amount and the full fee charged by the provider. You will receive the best benefit by choosing a PPO provider.

Open enrollment applies. Members may add coverage once per year.

This is a brief description of services covered under the dental plan. Please refer to the employee benefit booklet for full plan details. If differences exist between this summary and the employee benefit booklet, the employee benefit booklet will govern.

Delta Dental PPO™ plus Premier



With the Delta Dental PPO plus Premier plan, you and your family members may visit any licensed provider. However, you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider.

Advantages of the Delta Dental PPO Plus Premier Plan:

- SAVINGS:** Delta Dental providers offer our members the greatest savings and protection from balance-billing for covered services. That means they can't bill you for the difference between what they usually charge and the amount they've agreed to charge Delta Dental members. You can also ask your provider to submit a pre-determination estimate. Delta Dental will review the treatment plan and tell your provider how much you'd be responsible for so you'll have a clear understanding of cost prior to treatment.
- CHOICE:** If you choose to visit a Delta Dental Premier® provider, you'll still save money because Premier providers also accept discounted fees (however, discounts are not as great as if you see a PPO provider).
- NETWORK:** Delta Dental is the nation's largest provider of dental insurance, covering more than 80 million Americans, and offering the largest dental network with approximately 157,000 participating providers nationwide. Network providers file claims directly with Delta Dental on your behalf and accept Delta Dental's reimbursement in full.

Savings Example for a Major Procedure*							
	Estimated Charge	Maximum Allowed Fees	Percentage Paid by Delta Dental	Amount Delta Dental Pays	Amount Dentist can Balance-Bill	Total Amount You Pay	Your Total Cost Savings
PPO Network	\$1,200	\$850	50%	\$425	\$0	\$425	\$350
Premier Network	\$1,200	\$975	50%	\$487.50	\$0	\$487.50	\$225
Out of Network	\$1,200	\$700	50%	\$350	\$500	\$850	\$0

*NOTE: Payment examples above are for illustration purpose only. Check your specific plan for fees, coinsurance rates, and what procedures are considered "major", as they differ from plan to plan. Example assumes deductible has been met.

It pays to use Delta Dental network providers — especially those in our PPO network. To find a participating provider or to see if your current provider is in the network, visit our website at deltadentalco.com and use the Find a Dentist search tool.

You can also contact our customer service department, Monday–Friday 8 a.m. to 6 p.m. Mountain Time, at customer_service@ddpco.com or 1-800-610-0201 (toll-free).

Using Your Benefits

Congratulations! You have a dental plan from Delta Dental of Colorado. It's so important to use your dental benefits because your oral health is connected to your overall health. Your dentist can spot the early signs of some systemic diseases and can help you avoid painful and costly dental procedures in the future. So make dental care a priority.

Create a subscriber account on deltadentalco.com

You can check the specifics of your plan, the status of claims, and much more. To create a secure account, go to our homepage and click on the Members link and follow the prompts. If you need help setting this up, you can contact our customer service team.

Download our free mobile app

Once you've created an account online, you can access all of the same information within the app. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. You will need an internet connection in order to download and use most features of our free app.

Find a dentist near you

Go to our website or use the mobile app and choose either a Delta Dental PPO™ or a Delta Dental Premier® provider based on the plan you have. A Delta Dental PPO provider will always cost you less out of pocket, so search for one near you to get the greatest savings.

Make an appointment....and smile!

You're taking steps to protect your oral health and your overall health! Plus, preventive services — like cleanings and exams — are usually at no cost to you, so there's no reason to wait.*

Contact Us

Toll-free: 1-800-610-0201 | Monday–Friday 8 a.m. to 5 p.m.

Email: customer_service@ddpco.com

*Frequencies and limitations apply. Be sure to check your specific plan benefits and eligibility.

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