



# 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.



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Use the Find a Dentist search tool at [deltadentalco.com](https://deltadentalco.com)

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

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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](http://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](mailto:customer_service@ddpco.com)

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## 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](http://deltadentalco.com)



## Delta Dental PPO plus Premier™

### Larimer County - Group #11386

CALENDAR YEAR MAXIMUM ORTHODONTIC LIFETIME MAXIMUM TMJ LIFETIME MAXIMUM				\$2,000 per person (Combination of in and out-of-network) \$1,500 per person (Combination of in and out-of-network) \$1,000 per person (Combination of in and out-of-network)	
CALENDAR YEAR DEDUCTIBLE Applies to Basic, Major, and TMJ				Individual Deductible \$ 50 (Combination of in and out-of-network) Family Deductible \$150 (Combination of in and out-of-network)	
PREVENTION FIRST				Covered Diagnostic & Preventive services do not count toward your calendar year maximum.	
RIGHT START 4 KIDS (RS4K)				Covers children up to their 13th birthday at 100% with no deductible (for the same services outlined in the plan, up to the annual maximum, and subject to limitations and exclusions). The child must see a Delta Dental PPO or Premier provider to receive the 100% coinsurance. If an out-of-network provider is seen, the adult coinsurance levels will apply. Orthodontics, if selected as part of the group’s plan, is not covered at 100% but at the plan’s listed coinsurance.	
PPO	Premier	Non-Participating	Covered Services	Benefit Limitations	
DIAGNOSTIC AND PREVENTIVE SERVICES					
100%	100%	100%	Oral Exams and Cleanings	Twice each in a calendar year. Two additional cleaning for certain medical conditions and prior perio history	
			Sealants	Once per tooth per 36 months for permanent molars, through age 14	
			Bitewing X-Rays	Once in a calendar year	
			Full Mouth X-Rays	Once in a 60-month period	
			Fluoride	Twice in a calendar year, through age 15	
			Space Maintainers	Children through age 13	
BASIC SERVICES					
80%	80%	80%	Fillings (Composite or Amalgam)	Once per tooth in a 12-month period	
			Oral Surgery (Extractions)	General Anesthesia is a benefit only with covered oral surgery	
			General Anesthesia	Benefit with covered oral surgery only	
			Endodontics/ Periodontics	Root canal therapy / Surgical periodontal (gum)	
MAJOR SERVICES					
80%	80%	80%	Crowns, Implants	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, not a benefit under age 16	
TMJ					
50%	50%	50%	Temporomandibular Joint Therapy	Non-surgical procedures and appliances	
ORTHODONTIC SERVICES					
50%	50%	50%	Children and adults; \$1,500 lifetime maximum		

You are enrolled in a Delta Dental PPO plus Premier plan. You and your family members may visit any licensed dentist, but will enjoy the greatest out-of-pocket savings if you see a Delta Dental PPO dentist. There are three levels of dentists to choose from.

**PPO Dentist** - Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less.

**Premier Dentist** - Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less.

**Non-Participating Dentist** - Payment is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charged by the dentist. You will receive the best benefit by choosing a PPO dentist.

Delta Dental of Colorado Customer Service: 1-800-610-0201 | [customer\\_service@ddpco.com](mailto:customer_service@ddpco.com). Find us online at [deltadentalco.com](http://deltadentalco.com).

#### Group has Annual Open Enrollment

**Important Note:** This form provides only a brief description of services covered under your contract and does not list those services which are limited or excluded from coverage. Your Employee Benefit Booklet provides a more complete explanation of your coverage, including limitations and exclusions. If differences exist between this Summary of Benefits and your Employee Benefit Booklet, the Benefit Booklet will govern.

# 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](https://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

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Email: [customer\\_service@ddpco.com](mailto:customer_service@ddpco.com)

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

[deltadentalco.com](https://deltadentalco.com)

