

Dental insurance is important.

It's a fact.



Fact:

Your health could be at risk.

Yes, it's true. Your overall health may be impacted by your oral health. Researchers have uncovered links between gum disease and systemic health, including scary associations with heart disease and strokes!¹ That's why it is so important to make dental care a priority—it can help you and your family live healthier, longer lives.

Did you know?

- 42% of adults in Colorado do not have dental insurance.² Imagine every person in the Denver/Aurora-Metro area going without dental insurance.
- Colorado kids miss 7.8 million hours of school annually, due to oral pain.³
- 46% of Colorado kindergartners had untreated dental decay and/or fillings.³

Fact:

Nearly 100% of oral disease is preventable.⁴

Invest in your future—make dental care a priority. People with dental insurance are more likely to visit the dentist regularly. Routine exams allow your dentist to get to know you and to follow your health history. Dentists are more able to catch and treat potential problems early when they see their patients on a routine basis.

Did you know?

- Patients receiving regular preventive oral care have better oral health.⁵
- Tooth decay remains the single most common chronic childhood disease.⁶
- If you have cavity-causing germs in your mouth, you can easily pass them to your baby.⁷
- Expectant mothers can help prevent cavities in their children by keeping their own mouths healthy.





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 did you know that other healthy habits include:

- Regular dentist visits
- Brushing and flossing at least twice a day
- Making nutritious food choices
- Sharing your medical conditions with your dentist

How to find a dentist

website:

You can visit us online at

www.deltadentalco.com

Click on the Subscriber Connection link to:

- Print member ID cards
- Find a dentist
- View benefits
- Print Explanation of Benefits (EOB)
- And much, much more!

Customer Relations

Monday–Friday 8:00 a.m. to 6:00 p.m. MST

call:

303-741-9305
Denver-metro
800-610-0201
Toll-free

mail:

Delta Dental of Colorado
PO Box 5468
Denver, CO 80217-5468

Facts about Delta Dental of Colorado

Since 1958, Delta Dental of Colorado has worked to improve our citizens’ oral health by developing relationships and programs that emphasize prevention and positive oral health outcomes.

We offer:

- **The largest network of dentists in the state**
- **Innovative plan designs and features**
- **Aggressive cost control**
- **Support of charitable programs that reflect our mission: to improve the oral health of the communities we serve.**

Delta Dental of Colorado is passionate about oral health—it is so important for us and the next generation of Colorado kids. We work hard to make dental care accessible to more people in Colorado.

Sources

1. <http://www.perio.org/consumer/mbc.heart.htm>
2. <http://www.beasmartmouth.com/pdf/Oral%20Health%20%26%20Adults%20Fact%20Sheet%20Edited%200n%20Shell.pdf>
3. <http://www.cdph.state.co.us/pp/oralhealth/Impact.pdf>
4. <http://www.cdc.gov/NCCDPHP/publications/AAG/doh.htm>
5. <http://jada.ada.org/cgi/reprint/136/1/58>
6. http://www.ada.org/public/manage/you/working_access_fact.pdf
7. <http://www.beasmartmouth.com/youngchildren.php>



Delta Dental of Colorado's Mission –

To improve the oral health of the communities we serve.

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www.deltadentalco.com

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At Delta Dental, we're passionate about oral health. We understand how important good oral health is, and we're dedicated to making dental care available through a strong network of dentists and benefit plans designed to meet your needs. Caring for Colorado's oral health for almost 50 years. It's what we live for.



Why choose Delta Dental PPOSM plus Premier?

Delta Dental has negotiated substantial discounts, so your benefit dollars go farther. If you choose to have no dental insurance, you'll be charged the

dentist's full fee, without discounts. Dental insurance also helps you budget for larger, unexpected expenses. Delta Dental dentists will file your claim for you. You only pay for your deductible and/or coinsurance.

May I visit any dentist? Yes. Visiting a Delta Dental PPO dentist, however, will maximize your savings. A Delta Dental Premier[®] dentist accepts a discount off submitted charges and provides balance-billing protection to the member. You may also see a non-participating dentist, but you will be responsible for the difference between the out-of-network Maximum Plan Allowance and the full fee charged.

How many dentists participate with Delta Dental? How do I find a dentist? Delta Dental has the largest network in the country, with more than 142,000 dentists participating nationwide. Our dual network advantage means you will save money, enjoy balance-billing protection and have lower out-of-pocket costs. Finding a participating dentist in your area is easy. Simply visit www.deltadentalCO.com and use the Find a Dentist search feature, or call 1.800.610.0201.

What happens if I visit a non-participating dentist? If you see a non-participating dentist, you will be responsible for the difference between the Delta Dental Maximum Plan Allowance and what the dentist actually charges. Many non-participating dentists will ask you to pay the full fee up front. In addition, reimbursement for covered services will be paid directly to you, and you will be responsible for paying your dentist.

What if I am in the middle of orthodontic treatment? Delta Dental will "take over" the orthodontic treatment. We will calculate the treatment based on the dentist's original treatment plan, as if the treatment was started under the Delta Dental plan. We will deduct any down payment or payments that we would have paid if we started the case and pro-rate the remaining payments.

Do I need an ID card? No, you do not need an ID card to access services. Once you are enrolled with Delta Dental, you will receive an ID card in the mail with your assigned alternate ID number, or you can use your social security number to access care.

What is Prevention First? Prevention First Dental promotes regular office visits to the dentist. Covered Diagnostic and Preventive services do not count toward your annual maximum.

What is available on your website? Our website allows you to find a dentist, view benefits, view your claims, print explanation of benefits, find dental health information and much more.

What if I have an emergency outside the United States? You will need to pay the bill at the time of service. Send your receipt and claim to Delta Dental of Colorado, P.O. Box 173803, Denver, CO 80217-3803 or e-mail to international_claims@ddpco.com.

What if someone in my family has another dental insurance plan? When someone has additional dental coverage, one plan is usually primary. This means that your dentist sends the claim for service to the primary insurance plan and may also submit it to a secondary plan. Delta Dental will coordinate benefits if a subscriber has coverage under more than one dental plan.

How does the calendar year maximum work? A calendar year refers to the time from January 1 through December 31. Your deductible and coverage maximum start fresh each January 1. These totals are not pro-rated: The full deductible and coverage maximum apply, no matter your start date.



Delta Dental PPO plus Premier Plan Larimer County - #11386

CALENDAR YEAR MAXIMUM				\$1,500 per person	Combination of in and out-of-network
ORTHODONTIC LIFETIME MAXIMUM				\$1,000 per person	Combination of in and out-of-network
TMJ LIFETIME MAXIMUM				\$1,000 per person	Combination of in and out-of-network
CALENDAR YEAR DEDUCTIBLE Applies to Basic, Major, and TMJ				Individual Deductible \$ 50.00	Combination of in and out-of-network
				Family Deductible \$150.00	Combination of in and out-of-network
PREVENTION FIRST				Covered Diagnostic & Preventive services do not count toward your calendar year maximum.	
PPO	Premier	Non-Participating		Benefit Limitations	
DIAGNOSTIC AND PREVENTIVE SERVICES					
100%	100%	100%	Oral Exams and Cleanings	Two per 12 months	
			Sealants	Once per tooth for permanent molars in children thru age 14	
			Bitewing X-Rays	Once in a 12-month period	
			Full Mouth X-Rays	One per 36 months	
			Fluoride	Twice in a twelve month period, thru age 15	
			Space Maintainers	Children thru age 14	
BASIC SERVICES					
80%	80%	80%	Fillings	Once per tooth in a 12-month period; amalgam fillings on back teeth; composite (white) fillings on front teeth	
			Oral Surgery (Extractions)		
			General Anesthesia	Benefit with covered oral surgery only	
			Endodontics/Periodontics		
MAJOR SERVICES					
50%	50%	50%	Crowns, Implants	Once per tooth in a 60-month period	
			Dentures, Bridges	Once in a 60-month period, only when existing prosthesis cannot be made serviceable	
TMJ					
50%	50%	50%	Temporomandibular Joint Therapy	Non-surgical procedures and appliances	
ORTHODONTIC SERVICES					
50%	50%	50%	Children and adults; \$1,000 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.

Enrollment type for this plan is Open Enrollment.



Delta Dental PPOSM plus Premier

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. Participating dentists file claims directly with Delta Dental and accept Delta Dental's reimbursement in full. You are responsible only for your deductible and coinsurance (as determined by your plan), as well as any charges for non-covered services up to Delta Dental's approved amount. If you choose to see a non-participating dentist, you will incur additional out-of-pocket expenses and you will be billed the total amount the dentist charges (called balance-billing). When you see a PPO or Premier dentist, you are protected from balance-billing.

Advantages of the Delta Dental PPO plus Premier plan

- Savings**—Delta Dental PPO dentists offer subscribers the greatest savings. And, you still save money if you need a service that is not covered. Non-covered services will be billed at a discounted rate if you go to a PPO dentist.
- Choice**—If you choose to visit a Premier dentist you will still see savings, because Premier dentists also accept discounted fees (however, discounts are greatest when you see a PPO dentist).
- Network**—The PPO network provides you with access to over 1,500 Delta Dental PPO providers in Colorado. The dual network (which includes Premier dentists) includes nearly nine out of 10 dentists in Colorado.

Looking for a dentist? Concerned about costs? PPO dentists offer you the greatest savings.

Service: Porcelain Crown ¹ (Benefit Illustration Only)			
	Greatest Patient Savings ←		→ Least Patient Savings
Network	Delta Dental PPO SM Dentist	Delta Dental Premier [®] Dentist	Non-participating Dentist
	----- In-network -----		----- Non-network -----
Fee Charged by Dentist	\$1,000	\$1,000	\$1,000
Maximum Dentist Can Charge	\$710 ²	\$950 ³	Unlimited ⁴
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$355	\$475	\$300
Patient Pays	\$355	\$475	\$700

To find a participating dentist, or to see if your current dentist is in-network, visit our website at www.deltadentalco.com. Make sure you're searching for a PPO dentist. You may also call Customer Relations, Monday—Friday 8:00 a.m. to 6:00 p.m. MT at 1-800-610-0201.

¹ Example assumes deductible has been met.

² Payment is based on the PPO dentist's allowable fee.

³ Allowable fee for a Premier dentist is the Maximum Plan Allowance (MPA).

⁴ Allowable fee for a Non-participating dentist is the Non-participating MPA, which is always lower than the Premier MPA.



Now there are no excuses for not seeing a dentist.

Diagnostic and preventive care services do not count against your annual maximum.

Prevention First Dental extends each family member's annual maximum amount.

Easy to Understand • Easy to Use • Promotes Wellness

- Members who visit the dentist at least once a year for preventive care immediately benefit by not using those dollars under their annual maximum.
- Promotes regular visits to the dentist for preventive care, which can improve your overall health.
- Members stretch their annual maximum, which will be useful if additional treatment is needed that calendar year.

See a sample of how much extra dental care you can receive.

Plan benefits and dentist charges vary. Sample assumes two routine checkups and \$1,500 annual maximum.

	Without Prevention First Dental Option			With Prevention First Dental Option		
Dental treatment/ Benefit level	Delta Dental Pays	Member Pays	Annual Maximum Remaining	Delta Dental Pays	Member Pays	Annual Maximum Remaining
Diagnostic & Preventive (Exams, x-rays, cleanings): Covered at 100% for two visits	\$350	\$0	\$1,150 (\$1,500 - \$350)	\$350	\$0	\$1,500



Everyone benefits from Delta Dental

At Delta Dental we've always understood the importance of good oral health — after all, a dazzling smile is priceless. But, we also understand the impact of healthy teeth and gums on overall health. Recent research points to potential links between oral disease and many major systemic conditions, such as cardiovascular disease, diabetes and pre-term births. That's why we've decided to offer enhanced preventive benefits to all of our dental plans for no additional cost.

At Delta Dental we believe that an ounce of prevention is worth more than a pound of cure — and that translates to brighter smiles and healthier lives!

Larimer County cares about your health.
Read what we're doing about it!



Using Evidence to Improve your Health.

Evidence Based Dentistry (EBD)

EBD is a new approach to designing dental benefits based on scientific evidence that points to an association between an individual's oral health and their overall health. Emerging scientific evidence supports a positive correlation between the treatment and prevention of periodontal disease on improving overall systemic health. These effects could impact some of the nation's most prevalent, debilitating and costly conditions, such as pre-term and low-birth-weight babies, diabetes, heart disease and stroke. Although the evidence is not yet definitive, Delta Dental believes so strongly in the association between oral health and overall health that we're enhancing all of our dental plans to include additional preventive services for patients with certain health conditions.

Larimer County's Dental Plan Has the Coverage!

The improved benefits include coverage of up to a total of four teeth cleanings or periodontal maintenance cleanings per benefit period instead of the typical two. The routine cleanings will be covered at the same coinsurance level as other preventive services, and periodontal maintenance cleanings will be covered at the same coinsurance level as other periodontal services. Both services will be subject to the

annual maximum. Please contact your benefit administrator to receive more detailed information on your group's coverage. Specific high-risk health conditions that will receive the enhanced EBD preventive benefits:

- People with diabetes who have periodontal (gum) conditions
- Pregnant women who have periodontal (gum) conditions
- People with cardiovascular disease who have periodontal (gum) conditions
- People with kidney failure or undergoing dialysis
- People with suppressed immune systems due to:
 - Chemotherapy and/or radiation treatment
 - HIV positive status
 - Organ transplant
 - Stem cell (bone marrow) transplant

DDCO will require that the treating dentist provide information on the claim form regarding the patient's medical condition. No medical records are required. For diabetics, pregnant women and those with cardiovascular disease, the dentist will also need to submit appropriate documentation regarding the periodontal condition (*such as periodontal charting, chart notes, radiographs, a special narrative, etc.*).

Your Delta Dental Vision program is provided by EyeMed Vision Care

We are pleased to have you as an EyeMed member

Your Vision Care Program

As a Delta Dental member, you are eligible for vision care savings offered through EyeMed Vision Care. The program is detailed on the back page and is available to all subscribers and eligible dependents. However, this plan cannot be combined or used in conjunction with any other vision care plans. If you are enrolled in a funded vision care program, the discount plan can only be utilized separate from your funded program.

Accessing Your Savings

Receiving your vision savings is easy. Simply:

- 1 Locate an EyeMed provider by calling 1-866-246-9041 or use the provider locator at www.EyeMedVisionCare.com/DeltaDental.
- 2 When scheduling your appointment, inform the office that you are an EyeMed member with a Delta Dental discount plan.
- 3 Once you arrive, present the ID card below to receive services.

Your EyeMed provider will take care of the rest!

EyeMed Provider Network

We continue to make the EyeMed network more accessible to our members. Therefore, provider locations are subject to change. We recommend calling ahead to confirm the provider's participation in the program.

The EyeMed network consists of private-practice optometrists, ophthalmologists, opticians and some of the nation's top optical retailers including LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney Optical® and most Pearle Vision®. Our providers are ready to serve all your eye care needs with their professional services and products.



EyeMed Group Number: **9231093**
Group Name: **Delta Dental Discount**
Member Name: _____



EyeMed Group Number: **9231093**
Group Name: **Delta Dental Discount**
Member Name: _____



EyeMed Vision Care Discount Plan for Delta Dental Members

Vision Care Services	Member Cost
Exam and Dilatation as Necessary:	\$5 Off Comprehensive Exam \$10 Off Contact Lens Exam
Complete Pair of Glasses Purchase: <ul style="list-style-type: none"> The following frame, lenses, and lens options discounts and fees apply only if a complete pair is purchased in the same transaction. Items purchased separately will be discounted 20% off of the retail price. 	
Standard Plastic Lenses including Standard Scratch Coating:	
Single Vision	\$75
Bifocal	\$95
Trifocal	\$125
Frames: Any frame available at provider location	30% off retail price
Lens Options:	
Standard UV	\$15
Standard Tint	\$15
Standard Polycarbonate	\$40
Standard Anti-reflective Coating	\$45
Standard Progressive (add-on bifocal)	\$70
Contact Lenses:¹ (Discount applied to materials only) Conventional	15% off retail price
Laser Vision Correction: LASIK or PRK	15% off retail price or 5% off promotional price
Frequency:	
Examination	Unlimited
Frame	Unlimited
Lenses	Unlimited
Contact Lenses	Unlimited

This is not insurance.

¹ After initial purchase, replacement contact lenses may be obtained via the Internet at substantial savings and mailed directly to the member. Details are available at www.EyeMedVisionCare.com. Member will receive a 20% discount on items purchased at participating providers not included under plan coverage. 20% discount may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed provider's professional services or contact lenses. Retail prices may vary by location. Not valid for groups domiciled in the state of Washington.

**LASIK and PRK correction procedures are provided by the U.S. Laser Network, owned by LCA-Vision. Members must first call 1-877-552-7376 for the nearest laser facility and to receive authorization for the discount.

Plan Limitations/Exclusions:

- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing
- Medical and/or surgical treatment of the eye, eyes or supporting structures
- Corrective eyewear required by an employer as a condition of employment and safety eyewear
- Services provided as a result of any Worker's Compensation law
- Plano nonprescription lenses and nonprescription sunglasses (except for 20% discount)

Visit EyeMedVisionCare.com/DeltaDental for provider information, plan details and a printable ID card.

- For a listing of providers, please visit www.EyeMedVisionCare.com/DeltaDental or call 1-866-246-9041.
- Customer Care Center Hours:
Monday through Saturday, 5:30 am to 9:00 pm MT
Sunday, 9:00 am to 6:00 pm MT
- This benefit is available to all subscribers and eligible dependents. This is not an insured plan.

- For a listing of providers, please visit www.EyeMedVisionCare.com/DeltaDental or call 1-866-246-9041.
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