

# Dental

This year, Adams Country School District 14 will continue to offer dental coverage for you and your family. Your dental coverage is a PPO Plan. There are three network options: PPO Dentist, Premier, or out-of-network. You will spend the least amount of money if you see dentists within the PPO Network.

Please Note: It is recommended that when a course of treatment is expected to cost \$300 or more, and is of a non-emergency nature, your dentist should submit a treatment plan before he/she begins. This enables you to see what your out-of-pocket expenses will be so you are not surprised and can budget accordingly. There is also a possibility that suggested procedures may be denied, and alternative procedures approved based upon X-rays and supporting documentation.

**To find a dentist visit:**

[www.deltadentalco.com](http://www.deltadentalco.com)



## Dental Comparison

Adams County School District 14 will continue to offer dental coverage through Delta Dental. The charts below are a brief outline of what is offered. Please refer to the summary plan description for complete plan details.

	Delta Dental of Colorado PPO Benefits		
	PPO Network	Premier Network	Non-participating
<b>Annual Deductible</b>			
Individual	\$25	\$50	\$50
Waived for Preventive Care?	Yes	Yes	Yes
<b>Annual Maximum</b>			
Per Person	\$1,500	\$1,500	\$1,500
Preventive	100%	100%	100%
Basic	80%	70%	70%
Major	50%	40%	40%
<b>Orthodontia</b>			
Benefit Percentage	50%	50%	50%
Employees, Spouses, & Dependent Children	Covered	Covered	Covered
Lifetime Maximum	\$1,500	\$1,500	\$1,500

### Employee Contributions (Monthly)

2024 Delta Dental	
Employee	Coming soon! Pending Negotiations.
Employee & Child	
Employee & Spouse	
Employee & Family	

# 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 85 million Americans, and offering the largest dental network with more than 154,000 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](http://deltadentalco.com) and use the Find a Dentist search tool.

You can also contact our customer service department, Monday–Friday 7:30 a.m. to 5 p.m. Mountain Time, at [customer\\_service@ddpco.com](mailto: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](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 Sign-in/Register link and follow the prompts for Member. 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 7:30 a.m. to 5 p.m.

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

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



## Pre-Determination Estimates

Estimating your dental care costs is simple. Asking your dentist for a pre-determination estimate\* from Delta Dental before you agree to receive any recommended major treatment, lets you know up front what the plan will pay, and the difference you will be responsible for.

A pre-determination estimate is useful for costlier procedures such as:

- Crowns
- Wisdom-tooth extractions
- Implants
- Bridges
- Dentures
- Periodontal surgery

When your dentist submits a pre-determination estimate to Delta Dental, Delta Dental sends them an estimate of your share of the cost and how much Delta Dental will pay.

### Dental care cost estimator

Our dental care cost estimator provides estimated cost ranges for common dental care needs. Our cost estimates reflect the range of fees charged by dentists in your area, both in and out of our dental networks. **Remember you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO™ provider.**

### Using the dental care cost estimator\*

1. Log in to your member account at [deltadentalco.com](https://deltadentalco.com) or the Delta Dental mobile app.
2. Click on the **Cost Estimator** tab.
3. Enter the required information: Zip code, treatment category, and dentist last name.
4. To obtain cost information for a specific procedure, contact your dentist directly for a pre-determination estimate.

\*The cost estimator or pre-determination estimate are not a guarantee of payment. When the services are complete and a claim is received for payment, Delta Dental will calculate its payment based on your current eligibility, amount remaining in your annual maximum, and any deductible requirements.