



It's a fact...

Dental insurance is important.

Fact: Your overall health will benefit.

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 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 dentist 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.





Fact: Nearly 100% of oral disease is preventable.

People with dental insurance are more likely to visit the dentist regularly. Routine exams allow your dentist to get to know you and follow your health history. Dentists are more 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:

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

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

1

Use the Find a Dentist search tool at deltadentalco.com

2

Call 1-800-610-0201
8 a.m. to 6 p.m. MT
Monday-Friday

3

Download the free Delta Dental mobile app for iPhone and Android

Fact: Finding a provider is easy!

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

Dental Plans to Keep You Healthy and Smiling

Delta Dental of Colorado is the state's leading dental benefits company and the only one based in Colorado. Unlike most carriers, we focus on just one thing — dental insurance. We provide our more than one million members with the convenience of local customer service backed by a national network of dental providers. In addition, we are a nonprofit company with a mission to improve oral health in Colorado.

Since 1958, we have offered high-quality, cost-effective dental plans to help you stay healthy and smiling. We are committed to:

- Expanding access to oral health care.
- Using our dental benefits expertise to provide access to the best dental care in the most extensive network.
- Providing world-class customer service.

Contact Us

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

Customer Relations
Toll-free: 1-800-610-0201
Monday-Friday 8 a.m. to 6 p.m.
Mountain Time
Email: customer_service@ddpco.com



► **Fact: Delta Dental is the champion of your smile!**

Delta Dental PPO PUEBLO SCHOOL DISTRICT #60 / Group # R0069

MAXIMUM BENEFIT Does not apply to Diagnostic & Preventative Services Orthodontia is combined with Maximum Benefit		\$1,000 per person Combination of in and out-of-network	
WHO CAN BE COVERED		Employee, Spouse and Dependent Children to age 26.	
PPO*	NON-PPO **Premier & ***Non-Par	COVERED SERVICES	BENEFIT INFORMATION (subject to Delta Dental guidelines)
PREVENTIVE AND DIAGNOSTIC SERVICES ***These procedures DO NOT apply to maximum benefit***			
90%	80%	Oral Evaluation	Limited to 2 evaluations in a 12 month period
		Bitewing X-rays	Limited to 2 sets in a 12 month period
		Full Mouth X-rays or	Limited to 1 in a 36 month period
		Routine Cleaning	Limited to 2 cleanings in a 12 month period
		Fluoride Treatments	Limited to 2 treatment in a 12 month period- to age 19
		Space Maintainers	For posterior primary teeth- to age 19
		Sealants	1 per tooth in 24 months- to age 19 on unrestored molars
BASIC SERVICES (Fillings, Endodontics (Root Canal), Periodontics (Gum Disease) and Oral Surgery (extractions))			
80%	80%	Amalgam Fillings	Benefits on the same surface limited to 1 in 12 months
		Resin, Composite	Benefit for anterior teeth only allowance for amalgam on
		Oral Surgery (Extractions)	
		General Anesthesia	Benefit with covered Oral Surgery only
		Surgical Periodontal (gums)	Benefit once every 36 months
		Root Canal Therapy	
MAJOR SERVICES (Crowns, Bridges, Partials, Dentures)			
50%	50%	Crowns	Benefit 1 in 60 months on same tooth- not a benefit under age 12
		Dentures, Partials, Bridges	Benefit 1 in 60 months- not a benefit under age 16
		Bridge/Denture Repair	
		Denture Rebase/Reline	Benefit 6 months after initial insertion- then benefit 1 in 36
ORTHODONTICS (Braces) Maximum Benefit is combined with General Maximum			
50%	50%	Complete Orthodontic Evaluation	
		Active Orthodontic Treatment	

* The PPO percentage of benefits is based on the PPO Schedule of Allowance **The Premier percentage of benefits is limited to the Premier Maximum Plan Allowance.***The Non-Participating percentage of benefits is limited to the non-participating Maximum Plan Allowance. You will be responsible for the difference between the non-participating Maximum Plan Allowance and the full fee charged by the Dentist.

To Find a Dentist- www.deltadentalco.com Customer Service Phone- (303) 741 9305 or (800) 610-0201.

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.

Delta Dental PPOSM plus Premier

With the Delta Dental PPO plus Premier plan, you and your family members may visit any licensed dentist. **You will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider.** PPO and Premier providers 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. If you choose to see an out-of-network provider, you will incur additional out-of-pocket expenses, and you will be billed the total amount the provider charges beyond what Delta Dental pays (called balance-billing). When you see a Delta Dental PPO or Premier[®] provider, you are protected from balance-billing for covered services.

Advantages of the Delta Dental PPO plus Premier plan:

- ▶ **SAVINGS:** Delta Dental PPO providers offer our members the greatest savings.
- ▶ **CHOICE:** If you choose to visit a Premier provider, you will 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's dual network has nearly 102,000 PPO providers and an additional 50,000 Premier providers, for a total of 152,000 participating providers nationwide.

To find a participating provider or to see if your current provider is in the network, visit our website at deltadentalco.com and click on the **Find a Dentist** search tool. Or use our free mobile app for iPhone and Android. You may even be able to schedule an appointment online or on the app if your provider has Brighter Schedule.

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

Looking for a dentist? Concerned about costs? PPO providers offer you the greatest savings.			
Service: Porcelain Crown (Benefit illustration only. Example assumes deductible has been met.)			
	Greatest Savings ←		→ Least Savings
	Protected from balance-billing (for covered services)		Not protected from balance-billing
Network	Delta Dental PPO Provider	Delta Dental Premier Provider	Out-of-Network Provider
Procedure Cost	\$1,000	\$1,000	\$1,000
Maximum Provider Can Charge Patient	\$700	\$850	\$1,000+*
Benefit Percentage	50%	50%	50%**
Delta Dental Pays	\$350	\$425	\$500
You Pay	\$350	\$425	\$500+

* Please note that an out-of-network provider is not bound by Delta Dental's in-network contractual obligations and may bill patients for the remaining balance, called balance-billing. The practice of balance-billing refers to a provider's ability to bill patients for outstanding balances after the insurance company pays the required portion of the bill (coinsurance percentage).

** Check your specific plan to see what the coinsurance rate is as they differ from plan to plan.

Using Your Dental Benefits

Online or On The Go, Delta Dental Makes Taking Care of Your Teeth Easy

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 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 AND make an appointment with your dentist within the app.* To download and install the app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental.

▶ **GO TO OUR WEBSITE OR MOBILE APP AND FIND A DENTIST NEAR YOU.**

Choose either a Delta Dental PPOSM 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.**

ADDITIONAL RESOURCES

Our website has additional resources to help you understand your benefits and the importance of your oral health:

- www.deltadentalco.com/using-your-benefits.aspx
- www.deltadentalco.com/wellness.aspx
- www.deltadentalco.com/mobile-app.aspx

CONTACT US

Toll-free: 1-800-610-0201 | Monday-Friday 8 a.m. to 6 p.m.

Email: customer_service@ddpco.com

*Dentist participation in the mobile scheduling tool varies. If your dentist does not currently participate, ask them to sign up for that option.

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

deltadentalco.com





Dear Delta Dental of Colorado Member:

Welcome to Delta Dental! You are enrolled in our Delta Dental PPOSM plus Premier plan.

As Colorado's largest dental benefits provider, we can help you get the dental care you and your family need, when and where you need it. Delta Dental members can easily access high-quality dental care from our extensive network of PPO providers across the state.

Please take some time to review your benefit booklet. It has important information about your benefits, as well as information about PPO providers in the Delta Dental network.

To get more information about your dental benefits, you can visit our website at www.deltadentalco.com or download our free mobile app for:

- Benefit information including coverage, deductibles and maximums used to date, and claim status
- Copies of your Explanation of Benefit (EOB) statements
- Benefit maximums used to date
- An ID card that you can print out, email to your provider, or pull up on your smart phone
- Help in finding a provider

Our customer service department is here to assist you:

Monday – Friday, 8 a.m. – 6 p.m. (Mountain Time)
1-800-610-0201 or customer_service@ddpco.com

Thank you for choosing Delta Dental. Remember that your oral health is important to your overall health, so use your benefits. We look forward to serving you.

Best Regards,

Helen Drexler

Type your information in the fields below, then print the PDF. Cut out the card and carry in your wallet.



Mail claims to:

Delta Dental of Colorado – Claims Processing
P.O. Box 173803
Denver, CO 80217-3803

Customer Relations: 1-800-610-0201
www.deltadentalco.com



**Delta Dental PPOSM plus
Premier**

Employee Name

Group Name

Group Number

This card does not guarantee eligibility.
Customer Relations: 1-800-610-0201 | www.deltadentalco.com