



<b>Maximum Benefit</b> Calendar Year Benefit Maximum: Prevention First:	\$1,250 per person, combined in- and out-of-network Diagnostic and Preventive services do not count toward calendar year maximum.
<b>Calendar Year Deductible</b> Individual Deductible: Family Deductible: Deductible applies to:	\$50 per person, combined in- and out-of-network \$150 per family, combined in- and out-of-network Basic & Major services only
<b>Who can be covered by this plan</b>	Employee, lawful spouse, domestic partner and dependent children to age 26.

### Your Delta Dental of Colorado Benefits

Covered Services	PPO Dentist:	Premier or Non-Participating Dentist:	Additional Benefit Information:
<b>Diagnostic &amp; Preventive Services</b>			
Oral Evaluation	100%	80%	Limited to two evaluations in a 12-month period
Bite Wing X-rays			Limited to two sets in a 12-month period
Full Mouth/Panoramic X-rays			Limited to one set in a 36-month period
Routine Cleaning			Limited to two routine cleanings in a 12-month period (2 additional cleanings may be benefitted with documentation of special need)
Fluoride Treatment			Limited to one treatment in a 12-month period - to age 16
Space Maintainers			For premature loss of baby teeth only - to age 14
Sealants			One per tooth in a 36-month period, to age 15 on unrestored molars
<b>Basic Services</b>			
Amalgam/Composite Fillings	80%	80%	For same surface: Benefits limited to one in 12 months
<b>Major Services</b>			
Crown (special restorative)	50%	50%	Only a benefit once in 60 months on same tooth; over age 12
Oral Surgery (Extraction)			General anesthesia is covered with Oral Surgery only
Surgical Periodontal (gums)			Benefit once every 36 months
Root Canal Therapy			
Dentures, Partials, Bridges			Only a benefit once in 60 months; over age 16
Implants			Only a benefit once in 60 months on same tooth

**Important information about your dental benefits:**

**PPO Dentist** - The maximum benefit payable is based on the PPO Schedule of Allowance.  
**Premier Dentist** - The maximum benefit payable is limited to the Maximum Plan Allowance.  
**Non-Participating Dentist** - The maximum benefit payable is limited to the out-of-pocket maximum. You will be responsible for full payment at the time of service when using a non-participating dentist; and you will have to file your own claims with Delta Dental for reimbursement of charges. You will be subject to balance-billing.

To find a dentist, visit [www.deltadentalco.com](http://www.deltadentalco.com) and look for the Find a Dentist search feature. You may also call Customer Relations at 1-800-610-0201.

This form provides a brief description of the services covered under your contract and does not list limited-coverage, or excluded services. Your Employee Benefit Booklet provides a more complete explanation of your coverage, including limitations and exclusions. If differences exist between the summary of benefits and your Employee Benefit Booklet, the Employee Benefit Booklet governs.



# Delta Dental PPO<sup>SM</sup> 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<sup>1</sup> (Benefit Illustration Only)

Network	Delta Dental PPO <sup>SM</sup> Dentist		Delta Dental Premier <sup>®</sup> Dentist	Non-participating Dentist
	Member Pays 2	Member Pays 3	Member Pays 4	Member Pays 4
Fee Charged by Dentist	\$1,000	\$1,000	\$1,000	\$1,000
Maximum Dentist Can Charge	\$710 <sup>4</sup>	\$950 <sup>4</sup>	Unlimited <sup>4</sup>	Unlimited <sup>4</sup>
Benefit Percentage	50%	50%	50%	50%
Delta Dental Pays	\$355	\$475	\$500	\$500
<b>Patient Pays</b>	<b>\$355</b>	<b>\$475</b>	<b>\$700</b>	<b>\$700</b>

To find a participating dentist, or to see if your current dentist is in-network, visit our website at [www.deltadentalco.com](http://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.

<sup>1</sup> Example assumes deductible has been met.  
<sup>2</sup> Payment is based on the PPO dentist's allowable fee.  
<sup>3</sup> Allowable fee for a Premier dentist is the Maximum Plan Allowance (MPA).  
<sup>4</sup> Allowable fee for a Non-participating dentist is the Non-participating MPA, which is always lower than the Premier MPA.

