



State of Colorado

Open Enrollment for 2014-15
Effective July 1, 2014



Delta Dental

- National provider of group dental benefit plans
- Serving more than 56 million Americans
- 80,000 PPO dentists nationally
- 139,000 Premier dentists nationally
- One out of every four dental claims in the United States is paid by Delta Dental

Delta Dental PPOSM plus Premier

The State of Colorado has a PPOSM plus Premier Plan.

- Enhanced network is available; you can choose from the more than 1,900 PPO or 3,000 Premier dentists.
- You will save money whether you see a PPO or Premier dentist.
- **When you choose an in-network PPO dentist, you will have the lowest out-of-pocket costs.**
- You can see a non-participating provider, but it will cost you more than if you select a provider in our PPO or Premier networks as balance billing may occur.

Difference in Providers

You have three choices of providers:

1. PPO Providers are *in-network*

- Paid at the PPO allowable rate
- No balance-billing
- 1,900 PPO dentists in Colorado

2. Premier Providers are *in-network*

- Paid at the Premier Maximum Plan Allowance
- No balance-billing
- 3,000 Premier dentists in Colorado

3. Non-Participating Providers are *out-of-network*

- **Paid at the PPO allowable rate. Members will be responsible for the difference between the PPO allowable rate and the dentist's billed charges.**

2013 Network Utilization

PPO Network: 67%

Premier Network: 29%

Non-Par: 4%

Total: 100%



Oral Health and You

Did you know that your oral health can affect your overall health?

- Most dental diseases are bacterial infections.
- The mouth can be the portal of entry for infections that can spread to other parts of the body.
- More than 90% of all systemic diseases produce oral signs and symptoms.
- Mouth-related symptoms can provide early detection of diabetes, anemia, eating disorders and AIDS.
- Tooth decay affects more than a quarter of U.S. children.
- Advanced gum disease affects 4% to 12% of U.S. adults.

The Importance of Prevention

Delta Dental believes in prevention. Your plan includes additional preventive services for patients with health conditions such as:

- **Pregnancy**
- **Diabetes**
- **Kidney Failure**
- **Cardiovascular Disease**
- **Suppressed Immune Systems**

Benefits include coverage for up to four teeth cleanings or periodontal maintenance cleanings per benefit period, instead of just two. To receive these additional benefits, periodontal disease conditions must exist, and proof will need to be submitted by your dentist.

State of CO – Findings on Dental

- Members are utilizing diagnostic & preventive services less than Delta Dental norms.
- Higher percentage of members not going to a dentist than Delta Dental norms.
- By getting an oral exam / cleaning, members are much more likely not to have future dental issues (e.g. crowns, root canals).
- Over 100 different ailments can be discovered during an oral exam, which can improve your health and save you money in medical costs.

New for 7/1/14 – Prevention First

What is the Prevention First benefit?

- Today diagnostic & preventive services (e.g. exams, cleanings, x-rays, sealants, fluoride) go towards the annual maximum benefit.
- Average cost for 2 full exams / cleanings are \$350; which reduces your annual maximum benefit for other more expensive services.
- Prevention First program allows diagnostic & preventive services **not to count towards the annual maximum benefit.**
- Prevention First benefit applies to both Basic and Basic Plus plans.
- If you need extensive dental work, you will be able to get your diagnostic & preventive services covered, even if your annual maximum benefit has already been reached.

2014 Basic Plus Plan

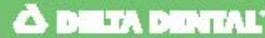
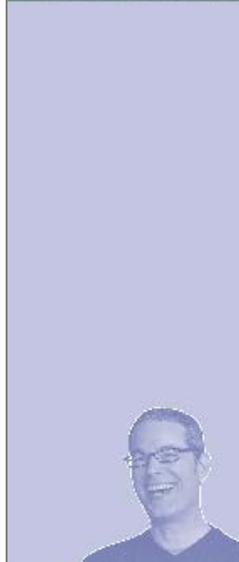
Services	PPO Dentists	Premier Dentists	Out-of-Network Dentists
Reimbursement	DDCO pays dentist @ PPO Allowable Fee	*DDCO pays dentist @ Premier Maximum Plan Allowance	**DDCO pays dentist @ PPO Allowable Fee. Member responsible for difference up to billed charge.
Diagnostic & Preventive Services (1)	100%	100%*	100%**
Basic Services	80%	80%*	80%**
Major Services	50%	50%*	50%**
Orthodontics	50%	50%*	50%**
<u>Deductible:</u>			
Individual	\$50		
Family Limit	\$150		
<u>Maximums:</u>			
Annual Plan Maximum (1)	\$2,000		
Lifetime Ortho Max	\$2,000		
(1) Prevention First	Claims for Diagnostic / Preventive Services do not count towards the annual plan maximum		

2014 Basic Plan

Services	PPO Dentists	Premier Dentists	Out-of-Network Dentists
Reimbursement	DDCO pays dentist @ PPO Allowable Fee	*DDCO pays dentist @ Premier Maximum Plan Allowance	**DDCO pays dentist @ PPO Allowable Fee. Member responsible for difference up to billed charge.
Diagnostic & Preventive Services (1)	100%	100%*	100%**
Basic Services	70%	70%*	70%**
Major Services	50%	50%*	50%**
Orthodontics	N/A	N/A	N/A
<u>Deductible:</u>			
Individual	\$50		
Family	\$150		
<u>Maximum:</u>			
Annual Plan Maximum (1)	\$1,000		
(1) Prevention First	Claims for Diagnostic / Preventive Services do not count towards the annual plan maximum		

EyeMed

Don't forget that you have a discount vision plan, included at at no additional cost.



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 comprehensive 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, Target Optical, Sears Optical and most Pearle Vision locations. 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: _____

Call 1-866-246-9041 to locate the nearest EyeMed provider.
This is not an insured plan.



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At Delta Dental of Colorado's
website, **www.DeltaDentalCO.com**,
you can get the information you need,
when you need it.

Delta Dental of Colorado – Home Page

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Delta Dental of Colorado: A nonprofit improving the oral health of the communities we serve.

Health Care Reform + You



Learn about Delta Dental's marketplace plans and how health care reform will affect you, your family, your employees or your dental practice.

Dental Plans for Individuals and Families



The Wellness Connection

Oral and overall health resources



Brush With Me

Stop tooth decay. Start brushing with your kids.



Health Care Reform & You

Learn more about the changing marketplace.



Find a Dentist

Enter Address or Zip Code

[Does my dentist participate?](#) [Find](#)

IMPORTANT NOTICE FOR CONNECT FOR HEALTH COLORADO SUBSCRIBERS If you have enrolled in a Delta Dental plan through the Connect for Health Colorado marketplace, you **MUST** use a Delta Dental PPOSM provider to get benefits. If you use a non-PPO provider, you will be responsible for the full charges. To ensure that you are using a PPO provider, check our PPO Directory.

Tweets

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Kate Paul, @DeltaDentalCO CEO, and Dr. Larry Wolk discuss oral health in CO: bit.ly/1oxR52e

 5h
Have you read the latest issue of Grin, our oral health emagazine? bit.ly/1lbuybu

Tweet to @DeltaDentalCO

Delta Dental of Colorado Foundation



The Delta Dental of Colorado Foundation is improving Colorado's dental health by working to eradicate childhood tooth decay.

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Delta Dental of Colorado News



Read up on the latest happenings at Delta Dental of Colorado. Check out our archive of newspaper articles, videos and radio interviews.

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Delta Dental of Colorado – Subscriber Page

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Find a Dentist
Enter Address or Zip Code

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Welcome Subscribers

Manage your dental benefits online. You can view claims, print an ID card, and more!

It's easy to manage your family's dental benefits.

The best part? You can do it all online, from the comfort of your own home.

View Benefits: Understand what's covered under your dental plan

Monitor Claims: Examine a breakdown of treatment costs and coverage

Not sure how to create an account? View our guide, *Easy Steps to Creating a Subscriber Account*, which gives step-by-step instructions. For more help, view our video.

[Register Here to Get Access](#)

With more than 50-years experience caring for Colorado smiles, we have established ourselves as the dental benefits leader.

Your Benefits

Find easy-to-understand explanations, tools and resources to help you manage your Delta Dental benefits.

- Five Things to Consider When Buying Dental Insurance
- Using Your Benefits
- Delta Dental Products
- Forms
- Common Terms
- Oral Health and Wellness Resources
- Assess Your Dental Risks

Frequently Asked Questions

Do you have questions about your benefits? Some of the most common are below.

- What is my Subscriber/ID Number?
- How can I print an ID card?
- How do I register?
- How do I get a username and password for the website?

[▶ More FAQs](#)

Organization-Specific Information

- University of Colorado and Affiliates
- United Launch Alliance
- Child Health Plan Plus

Health Care Reform

- Learn about Delta Dental's offerings on the Colorado marketplace and how health care reform may affect you and your family.

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Subscriber Accounts

Once you have created an account and logged in, you can:

- Find a dentist
- View claims and sign up for electronic explanation of benefits (EOB)
- Print an ID card
- View benefits
- Find oral health and wellness information
- And much more!

Excellent Customer Service

At Delta Dental of Colorado, our local customer service reps are available, experienced and well-trained.

- Easy access to answers
 - Nationwide toll-free number staffed Monday through Friday from 8 a.m. to 6 p.m. MST. **1-800-610-0201**
 - 24/7 Automated Call Center (ACC) system answers more than half of all inquiries
 - Online at www.deltadentalco.com
- Majority of inquiries resolved on the first call



Our mission is to improve the oral health of the communities we serve.

Comments? Questions?