


WELCOME TOOLKIT



Welcome to the Delta Dental of Colorado family! We are a nonprofit dental benefits company with a mission to improve the oral health of the communities we serve...something we take very seriously. We give our more than 1.6 million members more reasons to smile.

More dentists, more choices, more cost savings.

Why do our members smile? Because they know they can trust us to provide more. More exceptional dental benefits. More unparalleled expertise. More useful plan resources. And more access to the country's largest dental network. Oh, and a commitment to helping local communities, too.

The Connection Between Oral & Overall Health

We often take our oral health for granted, and many people don't even think about it until they are in pain. Somehow, it's become normal to think about our mouths and our teeth as completely separate from the rest of our body. But oral health is very closely related to overall health.

Preventive dental visits are an important way to maintain not just a healthy mouth but a healthy body as well. Regular dentist visits can detect signs of nutritional deficiencies, general infection, or even more serious systemic diseases. **More than 120 diseases can cause specific signs and symptoms in and around the mouth and jaw, like swollen or bleeding gums, ulcers, dry mouth, bad breath, and metallic taste.** But a dentist doing regular check-ups can spot symptoms that could indicate serious health problems elsewhere in the body.

Some of these health concerns include:

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Heart disease

People with gum disease have nearly double the risk for heart disease as those with healthy gums, according to the American Academy of Periodontology.

Diabetes

Studies show that people with diabetes are more susceptible to the development of gum disease and other oral health problems.

Pregnancy

During pregnancy, hormonal changes may increase the risk of gingivitis (inflammation of the gums).

Oral cancer

Your dentist can screen for oral cancer and other cancers of the head and neck when you go in for a regular check-up. Survival rates greatly increase the earlier the cancer is discovered and treated.



For more oral health and wellness resources, visit:
deltadentalco.com/wellness

Word of Mouth

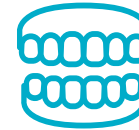
The importance of oral health

Oral health is connected to overall health.

Poor oral health has been linked to heart disease, diabetes, and kidney disease.

More than **90%**

of all systemic diseases are linked to oral health.¹ Poor oral health can lead to and escalate serious overall health issues.



Patients with even mild periodontal disease were

2X

as likely to have a stroke compared to those with healthy mouths.¹

Oral health is critically important.

Dentists and dental hygienists are powerful allies for your overall health and well-being.

The mouth can serve as an important early-warning detection system for more than **120** diseases.²



Fewer than

40%

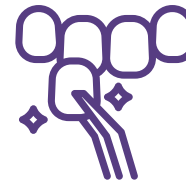
of working-age adults are seeing a dentist in any given year.³

Not enough people go to the dentist.

Visits to dentists among working-age adults are at an all-time low across the United States.³

75%

of Americans have some form of gum disease.²



Untreated, often preventable oral diseases send more than **2.1 million Americans** to the emergency room each year, costing the health care system **\$1.9 billion** annually.⁵

Poor oral health comes at a cost—to your wallet and to your health.

Take care of your oral health to help avoid serious and costly health problems.

An untreated cavity can cost you more than **\$6,000** over the course of your lifetime.⁴



The good news is cavities and periodontal disease are nearly

100% preventable.

¹ "Atherosclerosis Risk in Communities Study," University of South Carolina School of Medicine, 2017

² "Importance of Oral Health to Overall Health," Academy of General Dentistry, February 2017

³ "Dental Care Utilization Steady Among Working-Age Adults and Children, Up Slightly Among the Elderly," Health Policy Institute Research, October 2016

⁴ Delta Dental of California's data of commercially insured patients (January-June 2012)

Creating a Subscriber Account



When you log in to deltadentalco.com, it's easy to check your Delta Dental of Colorado benefits. 24 hours a day, seven days a week, you can go online to print member ID cards, find a provider, check the status of a claim, view your benefits, and more. Registration is simple; just follow the instructions below.

New user

1. Go to deltadentalco.com and select **Sign in/Register** on the white header bar then select **I am a Member**.
2. Select **Create an account** and a new browser window will open.
3. Select **I am a member or adult dependent and have coverage with Delta Dental** and select **Proceed to Step 2**.
4. Enter the required information in the fields provided and click **Register**.
5. Complete the required fields.
6. Select a security question and provide the answer, then select **Register**.

Forgot username or password?

1. Go to deltadentalco.com and select **Sign in/Register** on the white header bar then select **I am a Member**.
2. At the bottom, select **username** or **password** depending on which one you've forgotten and a new browser window will open.
3. Select **I am a member or adult dependent and have coverage with Delta Dental** and select **Proceed to Step 2**.
4. Enter the required information in the fields provided and select **Proceed to Step 3**.
5. Answer the security question that was created when you registered and select **Proceed to Step 4**.
6. Enter your email address and select **Continue**.
7. Once your email is verified, select **Continue** and you will receive an email containing your username/password information.

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

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

*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 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.

Delta Dental Mobile App



Your oral health is important to Delta Dental — and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are! Search for a dentist near you, view ID cards and more, right on your mobile device.



Getting started

The Delta Dental Mobile App is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental Mobile App. Or, scan the QR code below. You will need an internet connection in order to download and use most features of our free app.

Logging in to view benefits

Delta Dental members can sign in using the username and password they use to sign in to our website. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via the Delta Dental Mobile App.



SCAN TO DOWNLOAD
DELTA DENTAL MOBILE APP

Delta Dental Mobile App features

Sign in to access the full range of tools and resources



Mobile ID card

No need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Passbook and Google Wallet.



Find a dentist

It's easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.



Dental Care Cost Estimator

Find out what to expect with our Dental Care Cost Estimator. Our easy to use tool provides estimated cost ranges on common dental care needs for dentists in your area, now with the option to select your dentist for tailored cost estimates.



Save your preferred dentist for quick access

Save your favorite dentists using the Delta Dental Mobile App for quick access to contact information making it easy to schedule your routine cleaning.



My claims

Look up detailed claims information for your dentist visits over the last 18 months.

Secure access to your benefits

You must sign in each time you access the secure portion of the mobile app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.

ADDITIONAL RESOURCES



Oral Health & Wellness

<https://www.deltadentalco.com/wellness>



Frequently Asked Questions

<https://www.deltadentalco.com/members/faq-members>



Common Dental Insurance Terms & Definitions

<https://www.deltadentalco.com/dental-benefits-glossary>



Contact Us

Call us: 1-800-610-0201 (toll-free statewide) | 7:30 a.m.–5 p.m., Monday – Friday.
For the hearing impaired: TDD: 1-800-659-2656

For Spanish-speaking assistance: Para asistencia en español llame al 1-800-610-0201.

Delta Dental of Colorado also uses language interpreters to assist our non-English speaking members.

Email us: customer_service@ddpco.com

A customer service representative will respond to your email within 24 business hours, Monday through Friday.

Visit us online: deltadentalco.com





Calendar-year Deductible	\$50 – Individual \$150 – Family	Applies to Basic and Major services only
Calendar-year Maximum	\$1,500	Per Individual
Orthodontic Lifetime Maximum	Not Included	
Prevention First	Included	Deductibles do not apply to Diagnostic & Preventive Services, and these services do not count against calendar-year maximum when using a PPO™ or Premier® provider for all services.

Network	Delta Dental PPO™ Provider	Delta Dental Premier® Provider	Non-Participating Provider	Benefit Limitations
Diagnostic & Preventive Services				
Oral Exams & Cleanings	100%	100%	100%	2 per calendar year; up to 2 additional cleanings with any documented Evidence-Based Dentistry (EBD) condition
Limited Oral Evaluation – Problem Focused	100%	100%	100%	2 per calendar year (in addition to Oral Exam)
Screenings	100%	100%	100%	2 per calendar year (in addition to Oral Exam)
Sealants	100%	100%	100%	1 per tooth (permanent posterior molars) in any 3 year period through age 19
Bitewing X-Rays	100%	100%	100%	1 set (any number of films) per calendar year (includes vertical Bitewing X-Ray)
Full-mouth X-Rays	100%	100%	100%	1 per 5 years unless documentation of special need; Full-mouth or Panoramic X-Ray covered
Fluoride	100%	100%	100%	2 per calendar year, no age limitation
Space Maintainers	100%	100%	100%	1 per quadrant per lifetime (to include unilateral or bilateral) to maintain space for eruption of permanent posterior teeth through age 19
Basic Services				
Fillings	80%	80%	80%	Posterior Composites: 1 per tooth and surface per 5 years
Oral Surgery	80%	80%	80%	
Endodontics/Periodontics	80%	80%	80%	Periodontal Cleanings: 4 maintenance cleanings per year (not to exceed 4 cleanings per year)
Anesthesia Services	80%	80%	80%	General, IV Sedation or Analgesia (nitrous oxide) – Up to 1 hour covered with Endodontics, Periodontal Surgery, Surgical Implant Placement, and Oral Surgery
Major Services				
Denture Repair/Reline	50%	50%	50%	1 per 3 years per appliance
Crowns, Implants	50%	50%	50%	Crowns: 1 per 7 years; not a benefit under age 12 Implants: 1 per 7 years; not a benefit under age 16
Dentures, Bridges	50%	50%	50%	1 per 7 years; not a benefit under age 16
Occlusal Guards	50%	50%	50%	1 per 5 years; adjustments covered 1 per year following 6 months of initial placement
Orthodontic Services	Not Included	Not Included	Not Included	

Your plan has Right Start 4 Kids™. This product enhancement covers children up to their 13th birthday at 100% coinsurance for diagnostic & preventive, basic, and major services, with no deductible (for the same services outlined in the plan, up to the annual maximum, and subject to limitations and exclusions). The child must see a Delta Dental PPO or Premier provider to receive the 100% coinsurance. If an out-of-network provider is seen, the adult coinsurance levels will apply.

You are enrolled in a Delta Dental PPO plus Premier plan. You and your family members may visit any licensed provider, but you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider.

PPO Provider – Payment is based on the PPO provider’s allowable fee, or the actual fee charged, whichever is less.

Premier Provider – Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less.

Non-Participating Provider – 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 provider (balance-billing). You will receive the best benefit by choosing a PPO provider.

Open enrollment applies. Members may add coverage once per year.

This is a brief description of services covered under the dental plan. Please refer to the employee benefit booklet for full plan details. If differences exist between this summary and the employee benefit booklet, the employee benefit booklet will govern.

Delta Dental of Colorado Customer Service: 1-800-610-0201 | customer_service@ddpco.com. Find us online at deltadentalco.com.

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 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 or 1-800-610-0201 (toll-free).

Right Start 4 Kids® from Delta Dental of Colorado



Did you know that cavities are the most chronic childhood disease? Cavities are five times more common than asthma. Children with pain from tooth decay typically miss more school and have lower grades than their peers, not to mention the lost work hours for parents. But cavities are nearly 100% preventable, and it's easy to protect your child's oral health and ensure better overall health.

RIGHT START 4 KIDS (RS4K) FROM DELTA DENTAL OF COLORADO is a unique plan feature that removes most of the cost barriers to dental care by providing coverage for children up to their 13th birthday at 100% coinsurance for covered diagnostic & preventive, basic, and major services, with no deductible, when in-network providers are seen.* If an out-of-network provider is seen, the adult coinsurance levels will apply. Orthodontic services are not eligible for the RS4K 100% coverage level.

Want to learn more about your child's oral health and why it's so important to take care of it from an early age? Go to the Oral Health & Wellness page on our website at deltadentalco.com/wellness



THE RIGHT START FOR A BRIGHT FUTURE



100% COVERAGE*



NO DEDUCTIBLE



IN-NETWORK
PROVIDERS



HEALTHY SMILES &
BRIGHT FUTURES

* Right Start 4 Kids is subject to limitations, exclusions, and annual maximum. Check your benefits booklet for specific plan coverage as it varies from group to group.

Prevention First: Get More From Your Dental Benefits

Delta Dental of Colorado knows that regular visits to the dentist can improve your oral health *and* your overall health. **And with our exclusive PREVENTION FIRST program, your diagnostic and preventive visits will not count against your annual maximum.** This helps your benefits go further by extending your annual maximum dollars. There are plenty of other reasons why you should be using **PREVENTION FIRST**:

▶ EFFECTIVE IMMEDIATELY

There are no waiting periods. You can start saving money the first day your plan is effective.

▶ EASY TO UNDERSTAND & USE

There are no complicated rules to follow or rollover equations to figure out. See your Delta Dental provider* for exams, X-rays, and cleanings, and you will not use any of your annual maximum, so it will be there for any additional treatments you may need in a benefit year. **A Delta Dental PPOSM provider is always your best value!**

▶ ENCOURAGES GOOD ORAL HEALTH

Unlike other carriers' max rollover plans, which reward members who don't use their benefits in order to roll money over into the following benefit year, **PREVENTION FIRST** encourages you to get your preventive care by not counting these visits against your annual maximum. Not only will your dental benefits go farther, but good preventive care can help you avoid potentially painful and costly restorative treatments down the road.

Delta Dental PPO providers are your best value because you will get a bigger discount (making your annual max go even further) and pay less out of pocket.

You have dental insurance — make the most of it and protect your smile. Make a dentist appointment today.

Check your plan benefits. Some plans require that you see a Delta Dental PPO or Premier provider for **all services, not just preventive.*

HOW PREVENTION FIRST HELPS YOU STRETCH YOUR BENEFIT DOLLARS:

Most of our dental plans cover preventive visits at 100%** , so you pay nothing out of pocket. But with **PREVENTION FIRST**, not only do you pay nothing, but you still have the money that Delta Dental pays available to you in your annual maximum. So in the example below, **it's like you have \$350 extra dollars a year to spend.**

	WITHOUT Prevention First	WITH Prevention First
Delta Dental Pays	\$350	\$350
You Pay	\$0	\$0
Annual Maximum Remaining	\$650	\$1,000

**Plan benefits and provider charges vary. The above sample assumes two routine check-ups with a PPO provider and \$1,000 annual maximum.