

# 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.

	Low Option	Medium Option	High Option
Calendar Year Annual Maximum	\$1,000	\$1,000	\$1,500
Deductible per Person Per Calendar Year	\$100	\$75	\$75

### Covered Services

Preventive Services (Deductible does not apply)			
	Low Option	Medium Option	High Option
<b>Oral Exams</b> Limited to 1 in a 12-month period	Delta Dental pays 70% of PPO dentist's allowable fee.	Delta Dental pays 80% of PPO dentist's allowable fee.	Delta Dental pays 100% of PPO dentist's allowable fee.
<b>Cleanings</b> Limited to 1 in a 6-month period	Delta Dental pays 70% of PPO dentist's allowable fee.	Delta Dental pays 80% of PPO dentist's allowable fee.	Delta Dental pays 100% of PPO dentist's allowable fee.
<b>Fluoride Treatment</b> Limited to 2 in a 12-month period, for children age 15 and under	Delta Dental pays 70% of PPO dentist's allowable fee.	Delta Dental pays 80% of PPO dentist's allowable fee.	Delta Dental pays 100% of PPO dentist's allowable fee.
<b>Space Maintainers</b> For children age 13 and under	Delta Dental pays 70% of PPO dentist's allowable fee.	Delta Dental pays 80% of PPO dentist's allowable fee.	Delta Dental pays 100% of PPO dentist's allowable fee.
<b>Full-mouth/Panoramic X-rays</b> Limited to 1 in 60 months	Delta Dental pays 70% of PPO dentist's allowable fee.	Delta Dental pays 80% of PPO dentist's allowable fee.	Delta Dental pays 100% of PPO dentist's allowable fee.
<b>Bitewing X-rays</b> Limited to 1 in a 12-month period	Delta Dental pays 70% of PPO dentist's allowable fee.	Delta Dental pays 80% of PPO dentist's allowable fee.	Delta Dental pays 100% of PPO dentist's allowable fee.
<b>Sealants</b> For children age 14 and under	Delta Dental pays 70% of PPO dentist's allowable fee.	Delta Dental pays 80% of PPO dentist's allowable fee.	Delta Dental pays 100% of PPO dentist's allowable fee.
Basic Services			
<b>Simple Extractions</b>	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 60% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 80% of PPO dentist's allowable fee after deductible is met.
<b>Fillings</b>	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 60% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 80% of PPO dentist's allowable fee after deductible is met.
Major Services (12-Month Waiting Period*)			
<b>Periodontics (Gum Disease Treatment)</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.
<b>Endodontics (Root Canals)</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.
<b>Surgical Extractions</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.
<b>General Anesthesia</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.
<b>Denture Relines, Rebases, and Adjustments</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.
<b>Repairs to Crowns, Dentures, and Bridges</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.

<b>MAJOR SERVICES (24-MONTH WAITING PERIOD*)</b>			
<b>Special Restorative</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.
<b>Crowns</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.
<b>Complete and Partial Dentures</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.
<b>Fixed Bridgework</b>	Delta Dental pays 30% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 40% of PPO dentist's allowable fee after deductible is met.	Delta Dental pays 50% of PPO dentist's allowable fee after deductible is met.
<b>2025 - 2026 FPPA Retiree Dental Plan Rates</b>			
	<b>Low Option</b>	<b>Medium Option</b>	<b>High Option</b>
<b>Employee Only</b>	\$19.26	\$27.93	\$35.23
<b>Employee + 1 Dependent</b>	\$36.58	\$53.06	\$66.92
<b>Employee + 2 or More Dependents</b>	\$55.68	\$80.82	\$103.08

\*Waiting periods are waived for retirees who enroll within 60 days of retirement.

You are enrolled in a MAC (Maximum Allowable Charge) PPO plan. Reimbursement is paid at the Delta Dental PPO allowance. You may visit any licensed dentist, but you will see the greatest savings when you choose a PPO dentist. If you see a Premier® dentist, you will be responsible for the difference between the PPO dentist's allowable fee and the fee from the Premier Maximum Plan Allowance (MPA). If you see a dentist who is not a member of the Delta Dental networks, you will be responsible for the difference between the PPO dentist's allowable fee and the full charges you are billed.

**[www.deltadentalco.com](http://www.deltadentalco.com) • 1-800-610-0201**



# Maximum Allowable Charge (MAC)

## A feature of Delta Dental



With the Delta Dental MAC plan, a feature of Delta Dental PPO, 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. Claims are paid according to the PPO fee schedule (maximum allowable charge), meaning you will pay more when you select a non-PPO provider.

### Advantages of the Delta Dental MAC PPO Plan:

- **SAVINGS:** Reduced fees agreed to by Delta Dental PPO providers mean the lowest out-of-pocket costs with protection from balance-billing. 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 select a Delta Dental Premier® provider, you'll still save money but will pay any difference between the Premier fee and the PPO fee. And when choosing to see a non-participating provider, you'll have the highest out-of-pocket expenses and will be balance-billed.
- **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 113,000 participating PPO providers nationwide. Network providers file claims directly with Delta Dental on your behalf and accept Delta Dental's reimbursement in full.

### Savings Example for Major Procedure\*

	Procedure Cost	Maximum Allowed Fees	PPO Fee	Percentage Paid by Delta Dental	Amount Dentist can Balance-Bill	Total Amount You Pay
PPO Network	\$1,200	\$850	\$850	50%	\$425	\$425
Premier Network**	\$1,200	\$975	\$850	50%	\$425	\$550
Out-of-Network***	\$1,200	Unlimited	\$850	50%	\$425	\$775+

\*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.

\*\* Not protected from balance-billing.

**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.

**Questions?** Contact customer experience at 1-800-610-0201 or [customer\\_experience@ddpco.com](mailto:customer_experience@ddpco.com). Monday–Thursday: 7:30 a.m. to 5 p.m. MT | Friday: 9 a.m. to 5 p.m. MT

# 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:

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. For more oral health and wellness resources, visit:

[deltadentalco.com/wellness](https://deltadentalco.com/wellness).

## 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.

# 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-Thursday: 7:30 a.m. to 5 p.m. MT
- Friday: 9 a.m. to 5 p.m. MT

Email: [customer\\_experience@ddpco.com](mailto:customer_experience@ddpco.com)



# 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.



## Creating a Subscriber Account

When you log in to [deltadentalco.com](https://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](https://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**.

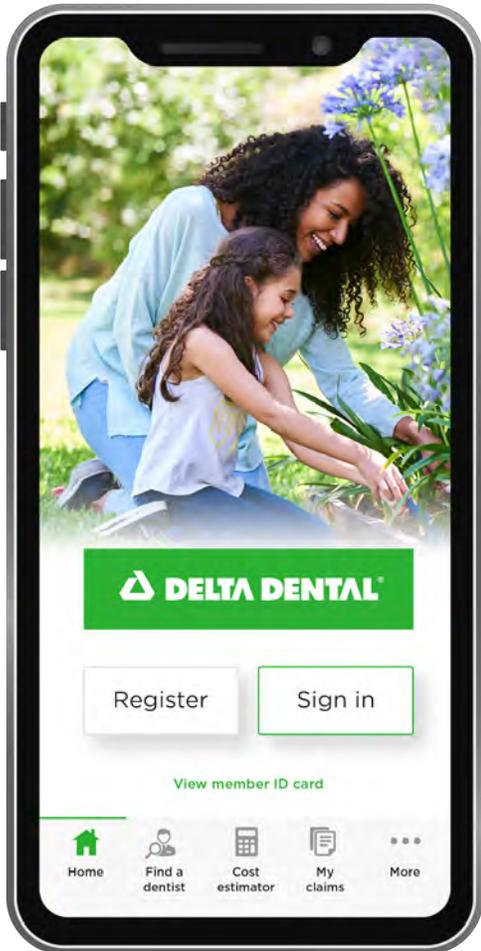
### Forgot username or password?

1. Go to [deltadentalco.com](https://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.

# 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.

# Make everyday life more affordable with Lifemart

Exclusive savings on major purchases and everyday essentials from brands you know and love, all in one convenient location.



Travel



Water Parks & Theme Parks



Entertainment



Child & Senior Care



Electronics



Auto



Food & Grocery



Health & Wellness



Home



And so much more!

LifeMart members saved more than **\$45 million** in 2023.

**\$12+ million** saved on child care tuition annually, with an average savings of **\$1,600+** per child.

To access this member benefit, Delta Dental of Colorado members should go to: [discountmember.lifecare.com/registration/register1.rtml?banner=9723224/ivzlk1p9eIJbJ/AAw6HLGoYPPfk8=](https://discountmember.lifecare.com/registration/register1.rtml?banner=9723224/ivzlk1p9eIJbJ/AAw6HLGoYPPfk8=)

# 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) |  
Monday - Thursday, 7:30 a.m. - 5 p.m. | Friday 9 a.m. - 5 p.m.  
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](mailto: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](https://www.deltadentalco.com)

