

Delta Dental of Colorado Retiree Dental Plans for FPPA-00000008818

	000000008818 Low Option	000000008818 Medium Option	000000008818 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			
Oral Exams Limited to 1 in a 12-month period	Delta Dental pays 70% of PPO dentist's allowable fee. Deductible does not apply.	Delta Dental pays 80% of PPO dentist's allowable fee. Deductible does not apply.	Delta Dental pays 100% of PPO dentist's allowable fee. Deductible does not apply.
Cleanings Limited to 1 in a 6-month period			
Fluoride Treatment Limited to 2 in a 12-month period, for children age 15 and under			
Space Maintainers For children age 13 and under			
Full-mouth/Panoramic X-rays Limited to 1 in 60 months			
Bitewing X-rays Limited to 1 in a 12-month period			
Sealants For children age 14 and under			
BASIC SERVICES			
Simple Extractions	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.
Fillings			
MAJOR SERVICES (12-MONTH WAITING PERIOD*)			
Periodontics (Gum Disease Treatment)	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.
Endodontics (Root Canals)			
Surgical Extractions			
General Anesthesia			
Denture Relines, Rebases, and Adjustments			
Repairs to Crowns, Dentures, and Bridges			
MAJOR SERVICES (24-MONTH WAITING PERIOD*)			
Special Restorative	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
Crowns			
Complete and Partial Dentures			
Fixed Bridgework			
2025 - 2026 FPPA Retiree Dental Plan Rates			
Employee Only	\$19.26	\$27.93	\$35.23
Employee + 1 Dependent	\$36.58	\$53.06	\$66.92
Employee + 2 or More Dependents	\$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) PPOSM 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.

Maximum Allowable Charge (MAC)

A feature of Delta Dental PPO™



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 a Major Procedure*

	Procedure Cost	Maximum Allowed Fees	PPO Fee	Percentage Paid by Delta Dental	Amount Delta Dental Pays	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 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).