

Delta Dental PPO (MAC) Plan

University of Denver Students Group #8940

MAXIMUM BENEFIT		
Contract Year		\$1,500 per person
Contract Year Deductible		NONE
WHO CAN BE COVERED		Law Students (effective 8/1) and Quarter Students (effective 9/1)
COVERAGE AMOUNT	COVERED SERVICES	BENEFIT INFORMATION (subject to Delta Dental guidelines)
TYPE 1 - PREVENTIVE AND DIAGNOSTIC SERVICES		
*100%	Oral Evaluation	Limited to 1 evaluation in a 6-month period
	Bitewing X-rays	Limited to 1 set in a 12-month period
	Full Mouth/Panoramic X-rays	Limited to 1 in a 60-month period
	Routine Cleanings	Limited to 1 cleaning in a 6-month period. Up to 2 more cleanings in a 12-month period if you meet medical criteria
	Fluoride Treatments	Up to 4 treatments in a 12-month period if you meet medical criteria.
	Space Maintainers	For premature loss of baby teeth under age 14
	Sealants	1 per tooth in 36 months under age 15 on unrestored permanent molars
TYPE 2 - BASIC SERVICES (Fillings, Simple Extractions, Endodontics (Root Canal), Periodontics (Gum Disease))		
*50%	Fillings	Benefits on the same surface limited to 1 in 12 months Amalgam (silver): standard coverage for posterior (back) teeth Composite (white): only covered for anterior (front) teeth
	Simple Extractions	
	Surgical Periodontal (gums)	Benefit once every 36 months
	Root Canal Therapy	
TYPE 3A and 3B - MAJOR SERVICES (Crowns, Bridges, Partial, Dentures)		
** Not Covered	Complex Oral Surgery	
	Crowns	
	Dentures, Partial Bridges	

* **All claims are reimbursed at the PPO discounted level.**

** **Please be advised that participating providers are no longer required to honor contracted discounts for non-covered services.**

PPO Dentists: Patients who visit a PPO dentist will have the lowest out of pocket expenses.

Premier Dentists: Patients who visit a Premier dentist will have moderate balance-billing up to the Delta Dental Premier allowed fee.

Non-participating Dentists: Patients who visit a non-participating dentist will have higher balance-billing. The patient will pay the difference between the out of network maximum and the dentist's fee.

Claim/Benefit questions, find a Dentist: visit www.deltadentalco.com, email customer_service@ddpco.com or call 800-610-0201.

Enrollment/Billing questions: email individual@ddpco.com, or call (877) 516-6512.

FALL ANNUAL OPEN ENROLLMENT PERIOD: Law students can enroll from August 1-31 and will be effective August 1st. Quarter system students can enroll September 1-30 and will be effective September 1st.

PLEASE NOTE, EFFECTIVE AS OF YOUR APPLICABLE ENROLLMENT DATE: Delta Dental of Colorado will leave your enrollment open-ended. You may carry this coverage with you, if you choose, beyond your time as a DU Student member. You will need to contact Delta Dental of Colorado's Individual Administration team (see info above) to cancel your coverage.

The Open Enrollment period ends as stated above, and coverage is retroactive to all dates noted above. If any student does not enroll when first eligible for benefits, the next opportunity to enroll will be for the following Fall Annual Open Enrollment Period.

Important Note: This form provides only a brief description of services covered under your contract and does not list those services which are limited or excluded from coverage. Your Employee Benefit Booklet provides a more complete explanation of your coverage, including limitations and exclusions. If differences exist between this Summary of Benefits and your Employee Benefit Booklet, the Benefit Booklet will govern.

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 80 million Americans, and offering the largest dental network with approximately 114,000 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.

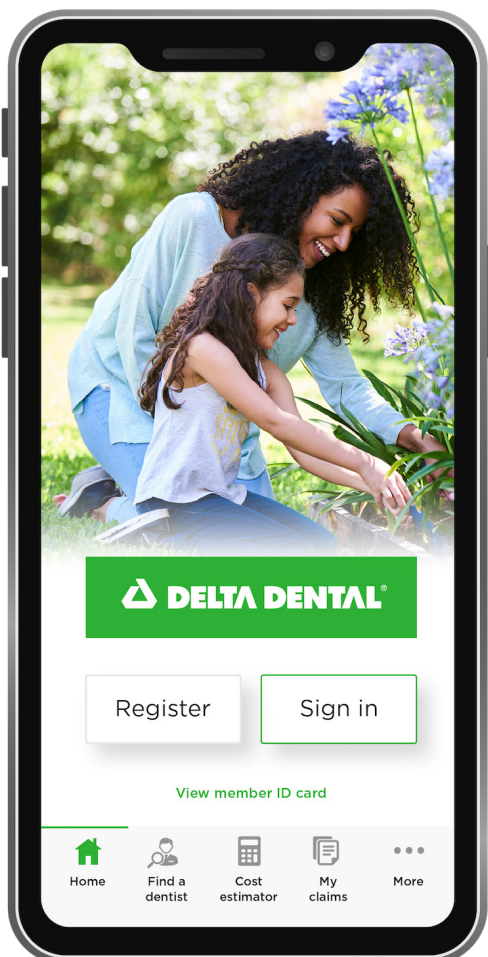
It pays to use Delta Dental network providers — especially those in our PPO network. To find a participating provider or to see if your current provider is in the network, visit our website at deltadentalco.com and use the Find a Dentist search tool.

You can also contact our customer service department, Monday–Friday 8 a.m. to 6 p.m. Mountain Time, at customer_service@ddpco.com or 1-800-610-0201 (toll-free).

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.

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 Members link and follow the prompts. 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 8 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.

deltadentalco.com

