



Delta Dental of Colorado 2014 Small Group Plans

New Option for Businesses with 51–100 Enrolled Employees

A low-cost option with access to Colorado's largest PPO network:

Delta Dental of Colorado is introducing a new low-cost option for groups of 51 to 100 enrolled employees that businesses can offer in addition to another plan or as a stand-alone option. With this plan, diagnostic and preventive services are still covered at 100%. **Subscribers must see a Delta Dental PPOSM dentist for services to be covered, which gives them access to more than 2,000 dentists across the state.**

This low-cost plan joins our other plans for small groups of 5 to 100 enrolled employees. Our dual Delta Dental PPO and Premier[®] network gives members access to nearly 3,200 licensed dentists at substantially discounted fees. Combined, our network includes 9 out of every 10 dentists in Colorado!



	Plan 8*
Plan Type	Delta Dental PPO provider**
Calendar year deductible	Individual: \$50 Family: \$150 (applies to Basic services only)
Calendar year maximum	\$1,000 per individual <i>Diagnostic and Preventive services do not apply toward calendar year maximum.</i>
Portion plan pays for Diagnostic and Preventive services*** <i>Exams & cleanings Sealants Bitewing X-rays Full-mouth X-rays Fluoride treatments Space Maintainers</i>	100%
Portion plan pays for Basic services <i>Fillings Simple extractions</i>	60% (6-month waiting period)
Portion plan pays for Major services <i>• Crowns • Implants • Dentures • Oral surgery • Endodontic services • Periodontic services</i>	Not covered. (These non-covered services will still be billed at a discounted rate if you go to a Delta Dental of Colorado PPO dentist.)
Orthodontics	Plan covers medically necessary orthodontia

*This plan may be added to any of the contributory or voluntary small group plans for businesses that have 51 to 100 enrolled employees.

**Services provided by dentists outside of the PPO network are NOT covered. Subscribers MUST see a Delta Dental PPO dentist to get benefits.

*** Deductibles do not apply to Diagnostic and Preventive (D & P) services. D & P services are not applied toward calendar year maximum.

Submit a request to quote 51+ enrolled employees to salesteam@ddpco.com



Delta Dental of Colorado 2014 Small Group Plans

Voluntary Plans¹ for Businesses with 5–100 Enrolled Employees

Enjoy the advantages of Colorado's largest provider network:

At Delta Dental of Colorado, we are pleased to offer a selection of competitive voluntary plans to meet your organization's needs. Your group will enjoy access to our network of thousands of dentists offering services at discounted fees. Combined, our Delta Dental PPOSM and Delta Dental Premier[®] networks include 9 out of every 10 dentists in Colorado! While all plans allow the flexibility to use any dentist, members will enjoy the greatest savings when they visit a PPO dentist. **All plans are exchange-certified and include the pediatric dental Essential Health Benefit for children up to age 19.**

	Plan 1* ²	Plan 2	Plan 3	Plan 4
Plan Type	PPO	PPO plus Premier	PPO plus Premier	PPO plus Premier
Portion plan pays for Diagnostic and Preventive services <ul style="list-style-type: none"> · Exams & cleanings · X-rays · Sealants · Fluoride treatments 	PPO: 100% Premier: 90% Non-Par: 90%	PPO: 100% Premier: 80% Non-Par: 80%	PPO: 100% Premier: 80% Non-Par: 80%	PPO: 100% Premier: 100% Non-Par: 100%
<i>Deductibles do not apply to Diagnostic and Preventive (D & P) services. D & P services are not applied toward calendar year maximum when using a PPO dentist.</i>				
Portion plan pays for Basic services <ul style="list-style-type: none"> · Fillings · Simple Extractions 	PPO: 80% Premier: 80% Non-Par: 80%	PPO: 80% Premier: 50% Non-Par: 50%	PPO: 80% Premier: 80% Non-Par: 80%	PPO: 80% Premier: 80% Non-Par: 80%
} 6-month wait**				
Portion plan pays for Major services <ul style="list-style-type: none"> · Crowns · Implants · Dentures · Oral surgery · Endodontic services · Periodontic services 	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%
} 24-month wait**				
} 12-month wait**				
Calendar year deductible	Individual: \$50 Family: \$150			
Calendar year maximum	Select one: \$1,000, \$1,500 or \$2,000			

Non-Par = Non-Participating. Dentist is not part of the Delta Dental PPO or Premier networks.

Even more options to customize your plan:

ORTHODONTICS: Option for groups of 25+ enrolled employees (24-month wait)**
 When selected, coverage is 50% coinsurance for dependents to age 19 with a \$1,000 lifetime maximum.

¹A voluntary plan is one in which the employer contributes less than 50% of the employee-only rate. Additionally, a minimum of 20% of all eligible employees must participate in the plan. All of these plans have an Open Enrollment period.

²Plan 1: Members may visit any dentist, but all dentists will be paid based on the PPO fee maximums. Because Premier and Non-Participating dentists generally have higher reimbursement fees, patients will realize the greatest out-of-pocket savings when using a PPO dentist. Members may be responsible for the difference between the billed charges and reimbursed amount.

*Plan 1 is a low-cost option that can be paired with any of our other plans to complete a dual-option offering for 51+ enrolled employees.

**Waiting periods may be waived at inception only if the group provides a prior group carrier bill or benefit booklet. See Underwriting Guidelines.

Get real-time quotes for small groups of 5–50 enrolled employees at deltadentalco.com

Submit a request to quote 51+ enrolled employees to salesteam@ddpco.com



Delta Dental of Colorado 2014 Small Group Plans

Contributory Plans¹ for Businesses with 5–100 Enrolled Employees

Enjoy the advantages of Colorado's largest provider network:

Delta Dental of Colorado is proud to offer several options for small groups of 5 to 100 enrolled employees, allowing you to select a plan that fits the unique needs of your business or organization. While all plans allow the flexibility to use any dentist, members will enjoy the greatest savings when they visit a Delta Dental PPOSM dentist (Delta Dental Premier[®] for Plan 6). **All plans are exchange-certified and include the pediatric dental Essential Health Benefit for children up to age 19.**

	Plan 1 ²	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6 ³
Plan Type	PPO	PPO plus Premier	PPO plus Premier	PPO plus Premier	PPO plus Premier	Premier
Portion plan pays for Diagnostic and Preventive services <ul style="list-style-type: none"> · Exams & cleanings · X-rays · Sealants · Fluoride treatments 	PPO: 100% Premier: 90% Non-Par: 90%	PPO: 100% Premier: 80% Non-Par: 80%	PPO: 100% Premier: 80% Non-Par: 80%	PPO: 100% Premier: 100% Non-Par: 100%	PPO: 100% Premier: 100% Non-Par: 100%	PPO: 100% Premier: 100% Non-Par: 100%
	<i>Deductibles do not apply to Diagnostic and Preventive (D & P) services. D & P services are not applied toward calendar year maximum when using a PPO dentist (Premier for Plan 6).</i>					
Portion plan pays for Basic services <ul style="list-style-type: none"> · Fillings · Extractions · Endodontic services · Periodontic services · Oral surgery 	PPO: 80% Premier: 80% Non-Par: 80%	PPO: 80% Premier: 50% Non-Par: 50%	PPO: 80% Premier: 80% Non-Par: 80%	PPO: 80% Premier: 80% Non-Par: 80%	PPO: 90% Premier: 80% Non-Par: 80%	PPO: 80% Premier: 80% Non-Par: 80%
Portion plan pays for Major services <ul style="list-style-type: none"> · Crowns · Implants · Dentures 	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 60% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%
Calendar year deductible	Individual: \$50 Family: \$150					
Calendar year maximum	Select one: \$1,000, \$1,500 or \$2,000					

Non-Par = Non-Participating. Dentist is not part of the Delta Dental PPO or Premier networks.

Even more options to customize your plan

ORTHODONTICS: Option for groups of 25+ enrolled employees

When selected, coverage is 50% coinsurance for dependents to age 19 with a \$1,000 lifetime maximum.

¹A contributory plan is one in which the employer contributes at least 50% of the employee-only rate and requires at least 50% participation from its employees. All of these plans have an Open Enrollment period.

²Plan 1: Members may visit any dentist, but all dentists will be paid based on the PPO fee maximums. Because Premier and Non-Participating dentists generally have higher reimbursement fees, patients will realize the greatest out-of-pocket savings when using a PPO dentist. Members may be responsible for the difference between the billed charges and reimbursed amount.

³Plan 6: Only available for the following zip codes: 80601–80700 and 81001–81658.

*Plan 1 is a low-cost option that can be paired with any of our other plans to complete a dual-option offering for 51+ enrolled employees.

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