



# The benefits of more

Delta Dental of Colorado + CU Health Plan

# Today's discussion

**Our network**

**Plan details**

**Importance of good oral health**

**Using your benefits**

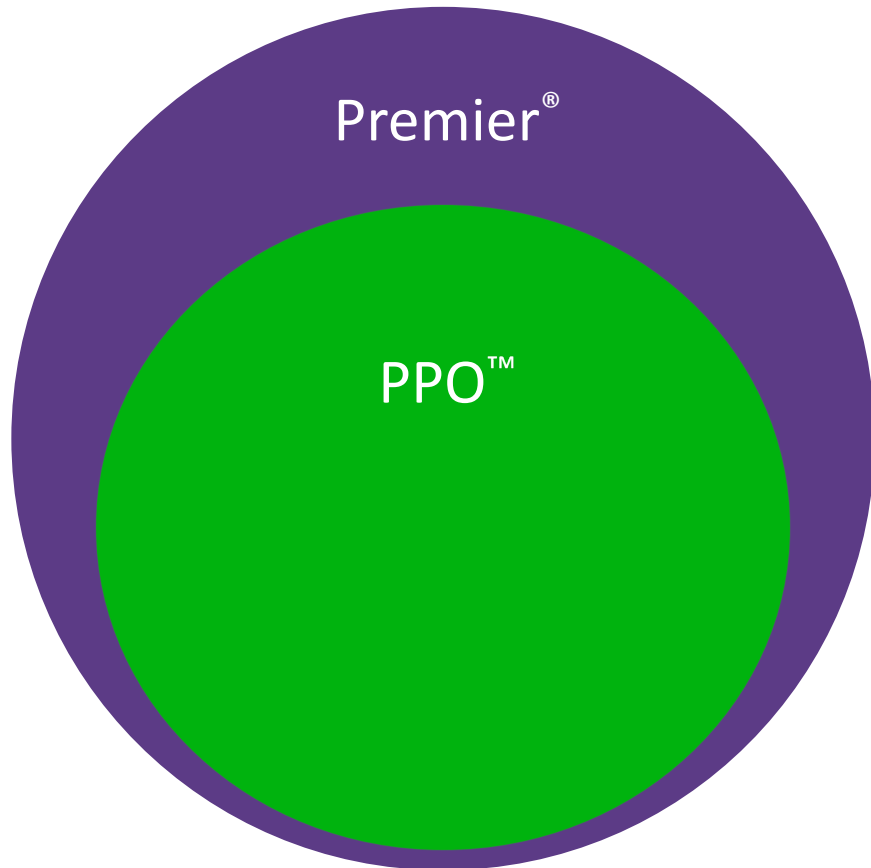


**More choices for  
oral health care**

**Our network**

# Two networks working together

Which Delta Dental network is your dentist contracted with?



We have more than **3,700** Premier® providers and more than **2,600** PPO™ providers **in Colorado.**



**More than 90%** of all Colorado dentists are in our network, and 3 out of 4 dentists nationwide participate with us.

# Advantages of Dental Dental's network

## PPO Provider

- Best out-of-pocket costs savings due to discount
- Balance-billing protection

## Premier Provider

- Lower out-of-pocket costs savings because of network discount
- Balance-billing protection

## Non-Participating Provider

- No out-of-pocket costs savings due to discount
- No balance-billing protection



More ways to address  
diverse oral health  
care needs

# CUHP Benefit Details

# FY 2025-2026 ESSENTIAL PLAN

\*You must see a PPO provider to receive benefits.

Services	PPO Providers <sup>SM</sup>	Non-Participating Providers
	YOU Pay %	YOU pay % (Subject to balance billing)
Diagnostic & Preventive*	0%	0%
Basic children to age 13	0%	30%
All others - after deductible	30%	
Major children to age 13	0%	50%
All others - after deductible	50%	
Orthodontics (Members to age 27)	50%	50%

Plan Year Deductible	Deductible Amount
Per Person	\$25
There is no family deductible limit. The deductible does not apply to children under 13 on the Right Start 4 Kids benefit)	

Maximum Benefit	Benefit Amount
Annual	\$2,000 – per person
Lifetime orthodontics	\$2,000 – per person

\*Prevention First Benefit Applies

# FY 2025-2026 CHOICE PLAN

Services	PPO Providers <sup>SM</sup>	Premier Providers	Non-Participating Providers
Reimbursement	YOU Pay %	YOU Pay %	YOU Pay % (Subject to balance billing)
<b>Diagnostic &amp; Preventive*</b>	0%	0%	100%
<b>Basic - Fillings</b>			
Children to age 13	0%	0%	40%
All others - after deductible	20%	40%	
<b>Basic - All Other Services</b>			
Children to age 13	0%	0%	50%
All others - after deductible	25%	50%	
<b>Major</b>			
children to age 13	0%	0%	60%
All others - after deductible	25%	60%	
<b>Orthodontics</b> <i>(Members to age 27)</i>	40%	60%	60%

Plan Year Deductible	Deductible Amount
PPO	\$25 – per person
Premier/Non-Par	\$75 – per person
There is no family deductible limit. The deductible does not apply to children under 13 on the Right Start 4 Kids benefit)	

Maximum Benefit	Benefit Amount
Annual	\$2,500 – per person
Lifetime Orthodontics	\$4,000 – per person

**\*Prevention First Benefit Applies**



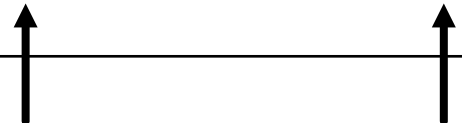
# Prevention First

Regular dental check-ups are key to maintaining both your oral and overall health. With our Prevention First program, diagnostic and preventive visits don't count against your annual maximum. This means your benefits can stretch further, maximizing your annual maximum dollars.

**\*\* Both Essential and Choice Plans Offer the Prevention First Benefit \*\***

With P1st you pay nothing out of pocket. Not only do you save on these visits, but you also retain the full amount of your annual maximum. As shown in the example, it's like having an **extra \$350** each year to spend on your dental care.

	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

# Right Start 4 Kids<sup>®</sup>

A unique plan design enhancement that removes most of the cost barriers to dental care by providing coverage for children up to their 13<sup>th</sup> birthday.

## THE RIGHT START FOR A BRIGHT FUTURE



100% COVERAGE\*



NO DEDUCTIBLE



IN-NETWORK  
PROVIDERS



HEALTHY SMILES &  
BRIGHT FUTURES



**Making  
connections  
between your oral  
health and overall  
health**

**Importance of  
good oral health**

# Oral health facts

Prevention keeps your smile bright and your body healthy.



**One out of every two** American adults age 30 or older has periodontal disease.



The mouth can be provide important early-warning detection for more than **120 diseases**.



Tooth decay is the **single most common** chronic childhood disease.



**More than half** of U.S. children ages 5 to 9 have at least one cavity or filling.

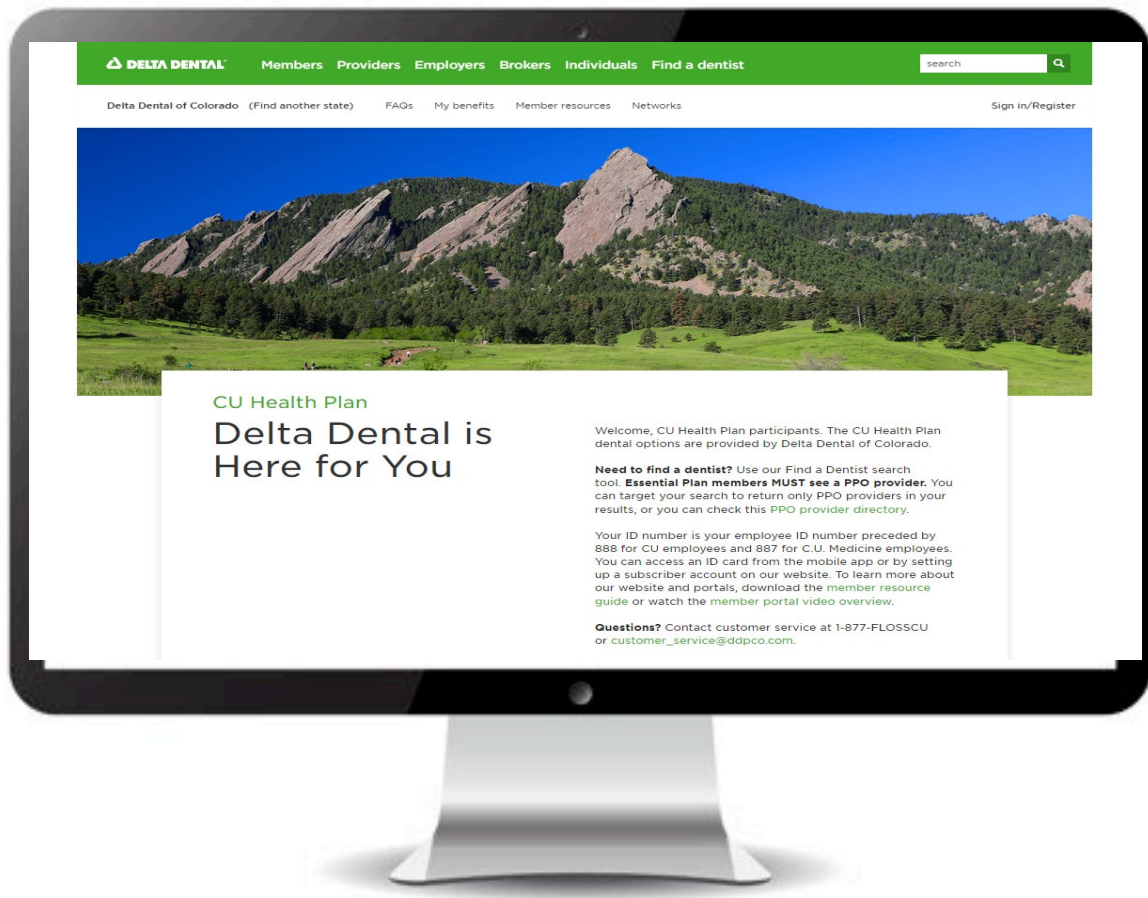


Creating healthy  
smiles one dentist  
visit at a time

Using the Dental  
benefits

# All the information you need

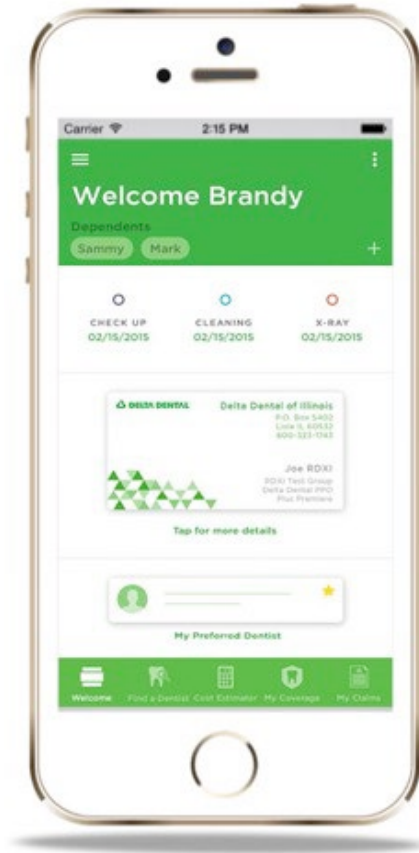
Online tools are available 24/7 at <https://www.deltadentalco.com/members/resources/CU-health.html>



- Find a dental care provider (with a targeted search of PPO providers for the deepest discount)
- Oral health and wellness information
- Benefit and claim updates

# Mobile app

Create a subscriber account and access your benefits anywhere, anytime



- ✓ Find a dentist
- ✓ View benefits and claims
- ✓ Mobile ID card – email to provider and dependents
- ✓ Dental Care Cost Estimator

# How to find a dentist

Three easy ways to find a dentist



Visit CUHP Microsite **Select Find a Dentist**

<https://www.deltadentalco.com/members/resources/CU-health.html>



Our free mobile app, available on iPhone and Android



Our customer service team at

**customer\_service@ddpco.com** or 877-FLOSSCU



# When you find a dentist

Which Delta Dental network is your dentist contracted with?

The screenshot shows the Delta Dental website interface. At the top is a green navigation bar with the Delta Dental logo and menu items: Members, Providers, Employers, Brokers, Individuals, and Find a dentist. A search bar is located on the right. Below the navigation bar, there are two large black arrows pointing downwards. Between these arrows is a green diamond icon with a white arrow pointing right, labeled "Get Directions" and "1.4 miles away". To the right of this is a green telephone icon with the text "Call to make an appointment". Below the arrows is a "Products" section with four options: "Delta Dental PPO" (accepting new patients), "Delta Dental Medicare Advantage" (not accepting new patients), "DeltaCare USA" (accepting new patients), and "Delta Dental Premier" (accepting new patients). The "Delta Dental PPO" and "Delta Dental Premier" options are highlighted with a red border. Below the products section are three rows of information: "Office Language(s): English" and "Provider Language(s): N/A"; "Handicap Access", "Early Morning Hours, Standard Business Hours, Evening Hours", and "Public Transit"; and a "View More Info" link with a downward arrow.

**DELTA DENTAL** Members Providers Employers Brokers Individuals Find a dentist search

**Get Directions**  
1.4 miles away

Call to make an appointment

**Products**

- Delta Dental PPO**  
accepting new patients
- Delta Dental Medicare Advantage**  
not accepting new patients
- DeltaCare USA**  
accepting new patients
- Delta Dental Premier**  
accepting new patients

**Office Language(s):** English **Provider Language(s):** N/A

**Handicap Access** **Early Morning Hours, Standard Business Hours, Evening Hours** **Public Transit**

[View More Info](#)

# Create a subscriber account

Know what your benefits are to use them wisely



- Check your benefits 24 hours a day, seven days a week
- Print your member ID cards
- Check the status of a claim and view the Explanation of Benefits
- View your plan details and print a full Benefit Report
- Get an idea of procedure costs with our Cost Estimator tool
- Access your benefit information on the mobile app

# Pre-Determination Estimate

Because no one likes a surprise bill...



- Provider **submits** directly to DDCO
- Members understand their portion of the cost **before** they get treatment
- Avoids confusion and surprises after treatment
- Most estimates take less than 24 hours to process
  - \*\* *Complex cases may take a few days*



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
- 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.



# Local service

Service you need when you need it...because we live where you live

## 24/7 Automated Call Center

Phone:

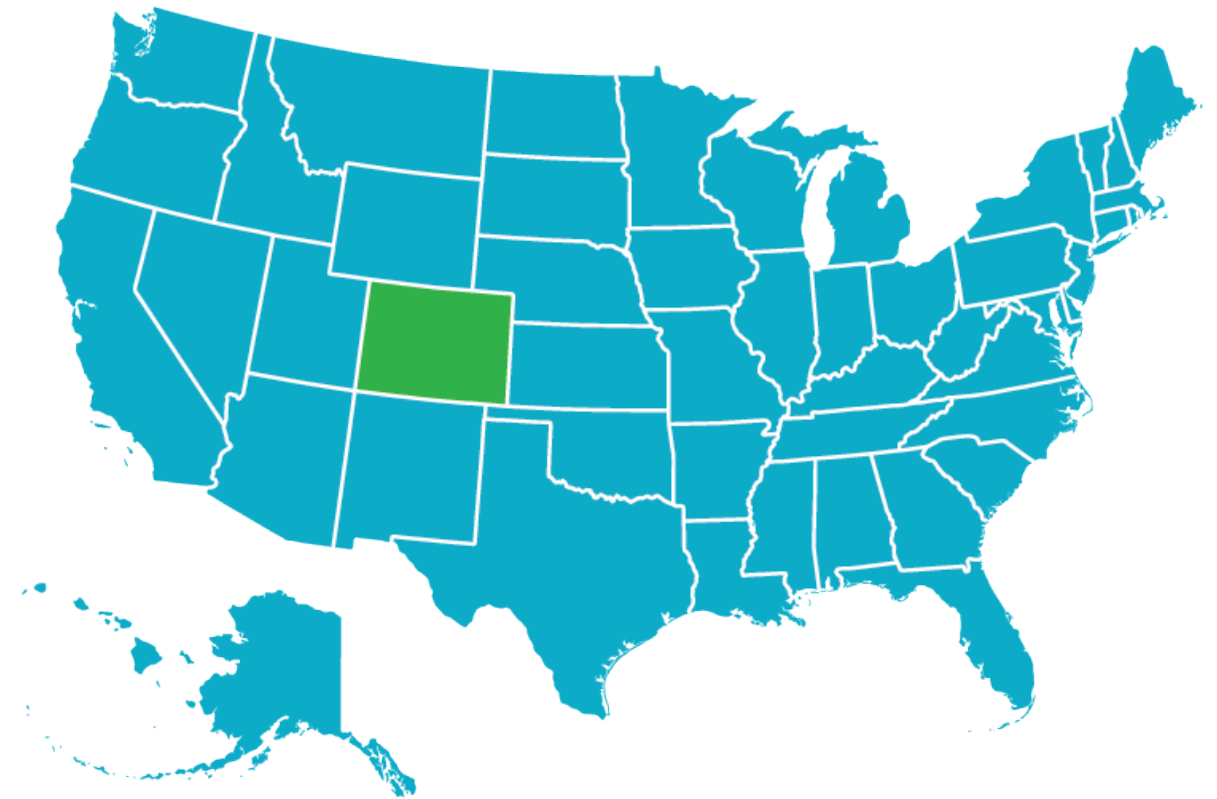
877-FLOSSCU

Email:

[customer\\_service@ddpco.com](mailto:customer_service@ddpco.com)

Hours:

Monday – Friday  
7:30 am – 5 pm MT





 **DELTA DENTAL**®

Thank you!