



The benefits of more

Delta Dental of Colorado + CU Health Plan

Today's discussion

Our network

Plan enhancements

Importance of good oral health

Using your benefits



Welcome to
Delta Dental of Colorado



The Value of Dental Insurance

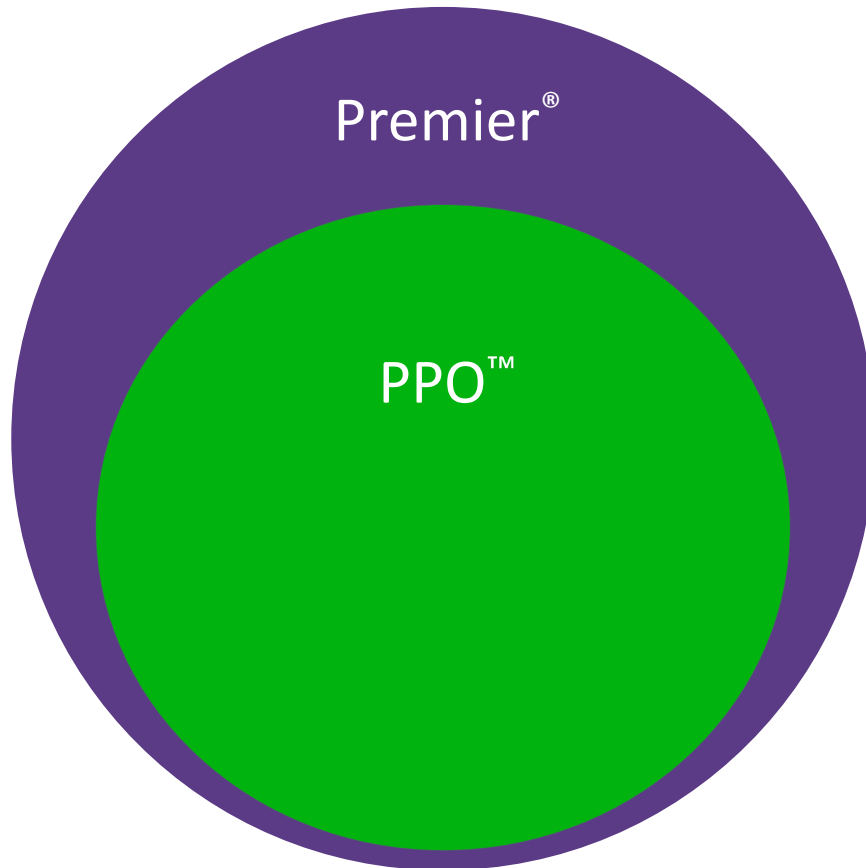


**More choices for
oral health care**

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 91% 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**

**Benefits &
Plan enhancements**

FY 2024-2025 ESSENTIAL PLAN

*You must see a PPO provider to receive benefits.

| Services | PPO SM Providers Only |
|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Diagnostic & Preventive | YOU PAY 0% No new plan changes |
| Basic | YOU PAY 0% (children to age 13) YOU PAY 30% after deductible (all others) |
| Major (implant coverage included) | YOU PAY 0% (children to age 13) YOU PAY 50% after deductible (all others) |
| Orthodontics | YOU PAY 50% |
| Plan-Year Deductible | \$25 per person (There is no family deductible limit. The deductible does not apply to children under 13 on the Right Start 4 Kids benefit) |
| Plan-Year Maximum Orthodontic Lifetime Maximum (dep. children to age 19) | \$2,000 per person \$2,000 per person |
| Prevention First | Preventive & Diagnostic services will not count against the plan-year maximum |

FY 2024-2025 CHOICE PLAN

| Services | PPO SM Providers | Premier [®] Providers | Non-Par Providers *Additional out-of-pocket costs will apply (Balance Billing) |
|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Diagnostic & Preventive | YOU PAY 0% | YOU PAY 0% | YOU PAY 0% |
| Basic – Fillings | YOU PAY 0% (children to age 13) YOU PAY 20% after deductible (all others) | YOU PAY 0% (children to age 13) YOU PAY 40% after deductible (all others) | YOU PAY 40% after deductible |
| Basic – All Other | YOU PAY 0% (children to age 13) YOU PAY 25% after deductible (all others) | YOU PAY 0% (children to age 13) YOU PAY 50% after deductible (all others) | YOU PAY 50% after deductible |
| Major | YOU PAY 0% (children to age 13) YOU PAY 25% after deductible (all others) | YOU PAY 0% (children to age 13) YOU PAY 60% after deductible(all others) | YOU PAY 60% after deductible |
| Orthodontics | 40% | 60% | 60% |
| Plan-Year Deductible | \$25 per person (There is no family deductible limit. The deductible does not apply to children under 13 on the Right Start 4 Kids benefit) | \$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) | |
| Plan-Year Maximum Orthodontic Lifetime Maximum | \$2,500 per person \$4,000 per person | | |
| Prevention First | Preventive & Diagnostic services will not count against the plan-year maximum | | |

Changes to the Premier Plan

- The Premier Plan will renew as usual on 7/1/24 and will continue through 12/31/24.
- You will have full access to benefits from 7/1/2024-12/31/2024. There will be no impact to your annual maximum or plan benefits.
- The Premier Plan will then be changing to a Calendar Year Benefit period effective 1/1/2025 through 12/31/2025.
- What does this mean? Your benefits will then run on a Calendar Year period resetting ever 1/1.
- There will not be any benefit plan changes, all will remain the same.

Best value for members

Using network dentists helps you save on out-of-pocket costs

| Porcelain Crown | | | |
|-----------------------------------------------|-------------------|-----------------------|-------------------------------------------|
| | Delta Dental PPO™ | Delta Dental Premier® | Non-Participating (PPO Allowance Used) |
| Average Submitted Charge | \$1,297 | \$1,297 | \$1,297 |
| DDCO Contracted Allowance | \$815 | \$1,090 | \$815* |
| Member Coinsurance | 50% | 50% | 50% |
| Total Member Cost (Balance Billed + Co-Share) | \$407.50 | \$545 | \$889.50 (407.50+482) |

**No contract exists for non-participating providers*

Right Start 4 Kids[®]

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



THE RIGHT START FOR A BRIGHT FUTURE



100% COVERAGE*



NO DEDUCTIBLE



IN-NETWORK
PROVIDERS



HEALTHY SMILES &
BRIGHT FUTURES

Prevention First

Regular visits to the dentist can improve your oral health and your overall health. Diagnostic and preventive visits will not count against your annual maximum with our Prevention First program. This helps your benefits go further by extending your annual maximum dollars.

HOW PREVENTION FIRST HELPS YOU STRETCH YOUR BENEFIT DOLLARS:

The CU Health dental plans cover preventive visits at 100%**, so you pay nothing out of pocket. But with **PREVENTION FIRST**, not only do you pay nothing, but you still have the money that Delta Dental pays available to you in your annual maximum. So in the example below, **it's like you have \$350 extra dollars a year to spend.**

| | 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.



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

**Importance of
good oral health**

Oral health is connected to overall health

The mouth can serve as an important early-warning detection system



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.

Healthy living

Healthy habits lead to healthy smiles

What does “healthy living” really mean? Nutritional food, exercise, and plenty of rest are major components of a healthy lifestyle, but other health habits include:

- Regular dentist visits
- Brushing and flossing at least twice a day
- Making food choices that are not just good for your body but good for your teeth.
- Sharing your medical conditions with your dentist



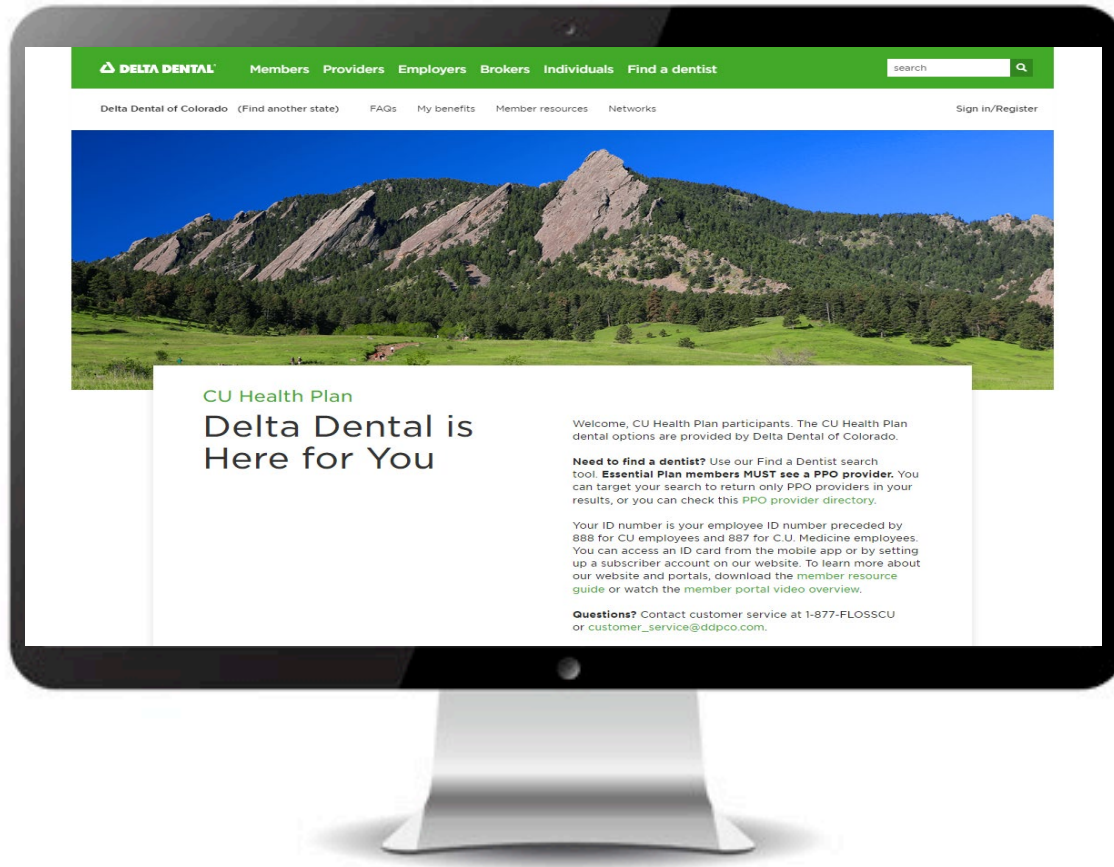


Creating healthy
smiles one dentist
visit at a time

Using your benefits

All the information you need

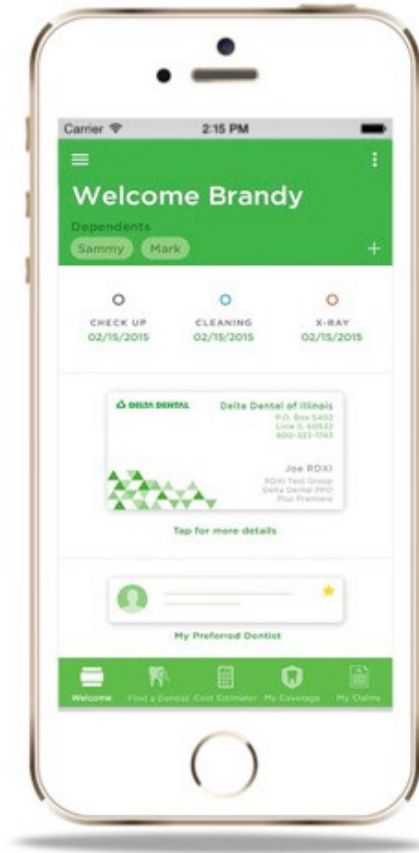
Online tools are available 24/7 at <https://www.deltadentalco.com/members/resources/CU-health.html>



- 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?

MembersProvidersEmployersBrokersIndividualsFind a dentist




JORDAN SHERMAN (Male)
Endodontist

SOUTHGLENN MODERN DENTISTRY
2330 E ARAPAHOE RD STE 900
CENTENNIAL, CO 80122



Get Directions
1.4 miles away



(303) 730-3910
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

Delta Dental Member Portal

The easiest way to access your benefit information



Member Portal Overview

Benefit report

Quick access to a full report of your benefits

| Commonly Requested Frequencies and Limitations | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------------------------------------|----------------|
| The following table includes frequency and age limits for our most commonly requested procedures. Limitations may apply. For information about copay and deductible information for these procedures, access the patient's record on our website. If you have questions, please contact Delta Dental at 800-610-0201 to verify benefits. | | | |
| Procedure | Frequency | Age Limit | Next Available |
| Limited Exams | 2/1 calendar year | N/A | 07/28/2021 |
| Full Mouth/Panoramic X-Rays | 1/5 calendar year | N/A | 01/01/2023 |
| Periapical X-Ray | | | N/A |
| Bitewing X-Rays | 1/1 calendar year | N/A | 01/01/2022 |
| Cleanings | 2/calendar year | N/A | 07/28/2021 |
| Fluoride | 2/1 calendar year | N/A | 07/28/2021 |
| Sealants | 1/3 calendar year | Sealants 0-19 | per tooth |
| Space Maintainers | 1/lifetime | Space Maintainer Age Limit >19 & DS>8 | per quadrant |
| Fillings | | | per tooth |
| Crowns | 1/7 calendar year | Crowns, Inlays, Onlays & Veneers 12+ | per tooth |
| Root Canal Therapy | 1/lifetime | N/A | per tooth |
| Periodontal Surgical Services | 1/3 calendar year | N/A | per quadrant |
| Periodontal Scaling | 1/2 calendar year | N/A | per quadrant |
| Full Mouth Debridement | 1/lifetime | N/A | 07/28/2021 |

Local service

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

24/7 Automated Call Center

Phone:

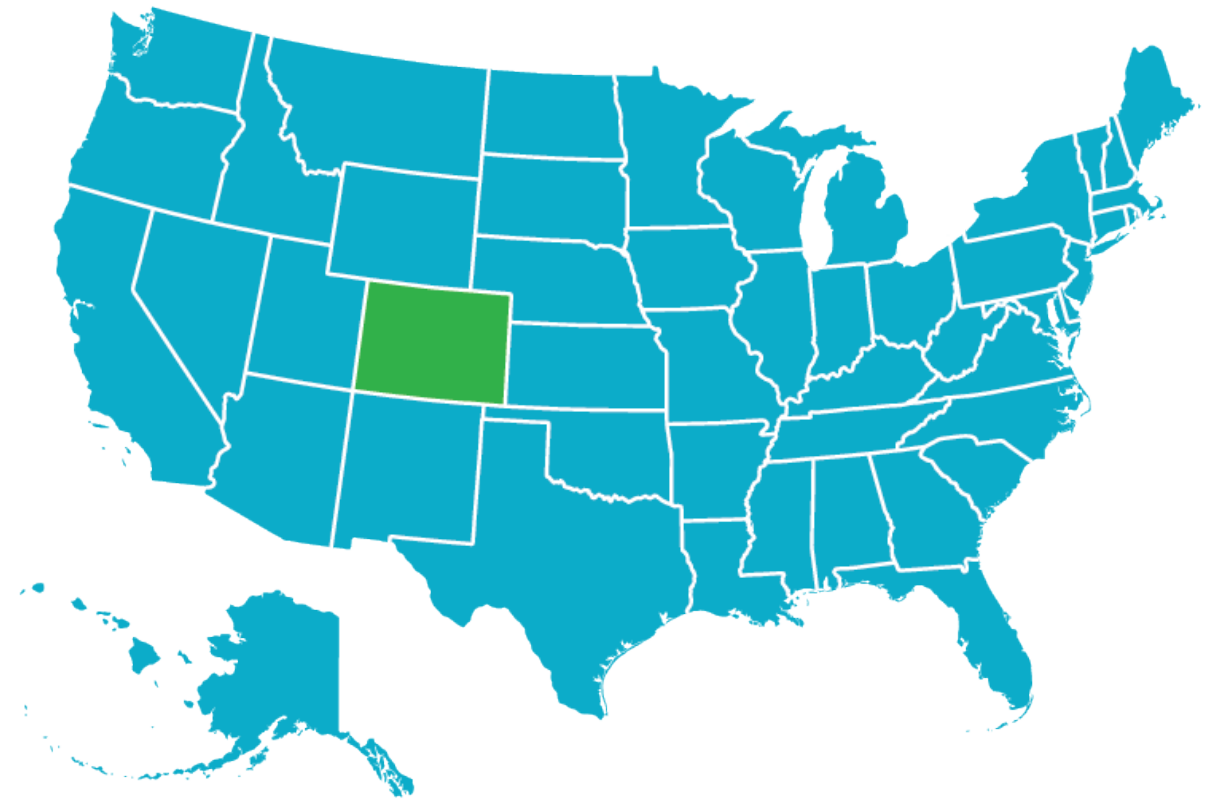
877-FLOSSCU

Email:

customer_service@ddpco.com

Hours:

Monday – Friday
7:30 am – 5 pm MT



A smiling man with a backpack is hiking through a forest. He is wearing an orange long-sleeved shirt and a yellow backpack. He is holding a trekking pole in his right hand. The background is a lush forest with sunlight filtering through the trees.

Let your Mile High Smile Power™ shine!