

## **DELTA DENTAL OF COLORADO'S PROVIDER NETWORKS**

The Delta Dental PPO<sup>SM</sup> network gives members access to more then 2,200 Delta Dental dentists at substantially discounted fees. Our Delta Dental Premier<sup>∗</sup> network boasts even more selection with an additional 1,200+ participating providers who also offer reduced fees — though not as deep as PPO. Combined, our network includes nearly 92% of Colorado dentists! Choose an EPO or a PPO plan:

## EXCLUSIVE PANEL OPTION

The Exclusive Panel Option (EPO) a feature of Delta Dental PPO may be a great choice for you if you're looking for an affordable plan with predictable out-of-pocket costs. Because coverage is provided only when you visit a Colorado Delta Dental PPO dentist, this plan is an excellent option if you don't have an established relationship with a dentist or are already seeing a dentist in our PPO network. This plan also features enhanced orthodontia benefits and no deductible.

## PPO OPTION

The Delta Dental PPO plan offers convenience, flexibility, and choice with coverage provided when you visit a Delta Dental PPO, Premier, or out-of-network dentist. You'll see the most savings when you visit a PPO dentist, but you'll still be covered if you have an established relationship with and wish to continue using a dentist who is part of our Premier network or who is not a part of the Delta Dental network. Additionally, the PPO plan has an added benefit of implant coverage.

	EPO	Delta Dental PPO			
	PPO dentist ONLY	PPO dentist	Premier dentist	Out-of-network dentist	
Provider Selection	<ul> <li>Dentist agrees to accept scheduled fees</li> <li>Claim forms are filed by the dental office</li> </ul>	<ul> <li>Dentist agrees to accept scheduled fees</li> <li>Claim forms are filed by dental office</li> </ul>	<ul> <li>Dentist agrees to accept scheduled fees</li> <li>Claim forms are filed by dental office</li> </ul>	<ul> <li>Benefits are based on Delta Dental's allowable charges</li> <li>You pay any excess charges above Delta Dental's allowable charges</li> <li>You are responsible for filing claims</li> </ul>	
Plan-Year Deductible	None	\$50 per member per plan year	\$75 per member per plan year	\$75 per member per plan year	
		Deductible does not apply to diagnostic, preventive, or orthodontic services.			
Plan-Year Maximum	\$2,000 per person	\$2,000 per person			

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	EPO	Delta Dental PPO		
	PPO dentist	PPO dentist	Premier dentist	Out-of-network dentist
Preventive and Diagnostic Cleanings, fluoride, sealants, X-rays, oral examinations, etc.	You pay (your copay): \$0 for initial/periodic oral exam Receive up to two free cleanings per plan year	You pay: \$0 Receive up to two free cleanings per plan year	You pay: \$0 Receive up to two free cleanings per plan year	You pay: Any amount above Delta Dental's allowable charges
Basic Restorative Fillings	You pay (your copay): \$32-97, depending on procedure	You pay: 20% of procedure cost after your deductible is met	You pay: 40% of procedure cost after your deductible is met	You pay: 40% of allowable charges after your deductible is met
Endodontics Root canal therapy	You pay (your copay): \$223-\$373, depending on procedure	You pay: 30% of procedure cost after your deductible is met	You pay: 50% of procedure cost after your deductible is met	You pay: 50% of allowable charges after your deductible is met
Periodontics Treatment of the gums	You pay (your copay): \$117-\$334, depending on procedure	You pay: 30% of procedure cost after your deductible is met	You pay: 50% of procedure cost after your deductible is met	You pay: 50% of allowable charges after your deductible is met
Oral Surgery Extractions	You pay (your copay): \$39-\$151, depending on procedure	You pay: 30% of procedure cost after your deductible is met	You pay: 50% of procedure cost after your deductible is met	You pay: 50% of allowable charges after your deductible is met
Prosthodontics Crowns, bridges, dentures	You pay (your co-pay): \$22-\$569, depending on procedure	You pay: 50% of procedure cost after your deductible is met	You pay: 60% of procedure cost after your deductible is met	You pay: 60% of allowable charges after your deductible is met
Implants As part of a major restoration	Not a covered benefit	You pay: 50% of procedure cost after your deductible is met	You pay: 60% of procedure cost after your deductible is met	You pay: 60% of allowable charges after your deductible is met
Orthodontics	You pay (your copay): \$668-\$2,200, depending on procedure* \$4,000 lifetime limit per person. Includes employee, spouse & children (through end of month in which the child turns 27.)	You pay: 50% of procedure cost	You pay: 60% of procedure cost	You pay: 60% of allowable charges
		\$1,500 lifetime limit per child age 19 and younger. For children only.		
Emergency Services	You pay (your copay): \$31	Coverage amount is dependent on procedure	Coverage amount is dependent on procedure	Coverage amount is dependent on procedure

<sup>\*</sup>Please note that if you are in the middle of orthodontic treatment and your dentist is not a PPO provider, your treatment will not be covered under the EPO Plan.