



**Delta Dental PPO (MAC) Plan
University of Denver Students Group #8940**

MAXIMUM BENEFIT Contract Year		\$1,000 per person Combination of in and out-of-network
Contract Year Deductible		NONE
WHO CAN BE COVERED		Student, Spouse and Eligible Dependent Children to age 25.
	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 X-rays or Panoramic	Limited to 1 in a 60-month period
	Routine Cleanings	Limited to 1 cleaning in a 6-month period plus up to 2 more cleanings in a 12-month period for those with certain medical conditions.
	Fluoride Treatments	Up to 4 treatments in a 12-month period for those with certain medical conditions.
	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%	Amalgam Fillings	Benefits on the same surface limited to 1 in 12 months
	Resin, Composite	Benefit for anterior teeth only allowance for amalgam on posterior teeth
	Simple Extractions	
	Surgical Periodontal (gums)	Benefit once every 36 months
	Root Canal Therapy	
TYPE 3A and 3B - MAJOR SERVICES (Crowns, Bridges, Partials, Dentures)		
Not Covered- Discounts Available if a PPO Dentist is seen.	Complex Oral Surgery	
	Crowns	
	Dentures, Partials, Bridges	
	Bridge/Denture Repair	

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

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.

To Find a Dentist- www.deltadentalco.com Customer Service Phone- (303) 741-9305 or (800) 610-0201.

FALL & SPRING SEMESTER ANNUAL OPEN ENROLLMENT PERIOD: Law students can enroll effective August 1st through July 31st (1 full year). New law students enrolling in Spring for the 1st time can enroll effective January 1st through July 31st. Quarter system students can enroll effective September 1st through August 31st (1 full year). New quarter system students enrolling in Spring for the 1st time can enroll effective March 23rd through August 31st.

Each Open Enrollment period ends on the 3rd Friday after classes begin 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 Semester Open Enrollment Period. Late Enrollees can enroll during the annual open enrollment for the Fall Semester only for a minimum of 1 year.

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.