Dental insurance is important. It’s a fact...
Your oral health is connected to your overall health. Researchers have uncovered links between gum disease and systemic health, including associations with heart disease and strokes. That’s why it’s so important to make dental care a priority — it can help you and your family live healthier.

- People with dental insurance are more likely to visit the dentist regularly.
- Patients receiving regular preventive care have better oral health.
- Dental insurance often covers 100% of preventive care.

Facts...

- Tooth decay is the single most common chronic childhood disease.
- If you have cavity-causing germs in your mouth, you can pass them to your baby.
- More than 120 diseases can cause specific signs and symptoms in and around the mouth and jaw. A dentist doing regular check-ups can help spot these potential problems.

...and Figures

- 23% of all adults have untreated tooth decay.
- More than half of U.S. children ages 5 to 9 have at least one cavity or filling.
- One out of every two American adults age 30 or older has periodontal disease.
- Dental disease causes employed adults to lose more than 164 million hours of work a year.
- In Colorado, dental disease costs taxpayers an estimated $1 billion annually.
People with dental insurance are more likely to visit the dentist regularly. Routine exams allow your dentist to get to know you and follow your health history. Dentists are more able to catch and treat potential problems early when they see their patients on a routine basis. Invest in your future — make dental care a priority.

Fact: Healthy habits lead to healthy smiles.

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

• Regular dentist visits.
• Brushing and flossing at least twice a day.
• Making nutritious food choices.
• Sharing your medical conditions with your dentist.

By choosing a Delta Dental PPO<sup>SM</sup> provider, you will save the most money on out-of-pocket expenses!

Fact: Finding a provider is easy!

1. Use the Find a Dentist search tool at deltadentalco.com
2. Call 1-800-610-0201 8 a.m. to 6 p.m., MT Monday–Friday
3. Download the free Delta Dental mobile app for iPhone and Android
Dental Plans to Keep You Healthy and Smiling

Delta Dental of Colorado is the state’s leading dental benefits company and the only one based in Colorado. Unlike most carriers, we focus on just one thing — dental insurance. We provide our more than one million members with the convenience of local customer service backed by a national network of dental providers. In addition, we are a nonprofit company with a mission to improve oral health in Colorado.

Since 1958, we have offered high-quality, cost-effective dental plans to help you stay healthy and smiling. We are committed to:

• Expanding access to oral health care.
• Using our dental benefits expertise to provide access to the best dental care in the most extensive network.
• Providing world-class customer service.

Contact Us

Delta Dental of Colorado
PO Box 5468
Denver, Colorado 80217-5468

Customer Relations
Toll-free: 1-800-610-0201
Monday–Friday 8 a.m. to 6 p.m.
Mountain Time
Email: customer_service@ddpco.com

Fact: Delta Dental is the champion of your smile!
## Delta Dental PPO (MAC) Plan
### University of Denver Students Group #8940

**MAXIMUM BENEFIT**  
<table>
<thead>
<tr>
<th>Contract Year</th>
<th>$1,000 per person</th>
<th>Combination of in and out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Year Deductible</td>
<td>NONE</td>
<td>Students</td>
</tr>
</tbody>
</table>

### WHO CAN BE COVERED: Students

<table>
<thead>
<tr>
<th>COVERED SERVICES</th>
<th>BENEFIT INFORMATION (subject to Delta Dental guidelines)</th>
</tr>
</thead>
</table>
| **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**  
Complex Oral Surgery  
Crowns  
Dentures, Partials Bridges |

*All claims are reimbursed at the PPO discounted level.*  
**Please be advised that as of 8/9/2017, participating providers are no longer required to honor contracted discounts for non-covered services.**

**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](http://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.
Maximum Allowable Charge (MAC), A Feature of Delta Dental PPO℠

The Delta Dental MAC plan, a feature of Delta Dental PPO, can help you save on out-of-pocket costs. You can see any provider, but claims are paid according to the PPO fee schedule (maximum allowable charge), meaning you will pay more when you select a non-PPO provider. **When you see a PPO provider, you are ensured the lowest out-of-pocket costs.**

**MEMBERS WHO SEE A PPO PROVIDER RECEIVE THE FOLLOWING BENEFITS:**

- **Lower Costs:** Reduced fees agreed to by Delta Dental PPO providers mean the lowest out-of-pocket costs.
- **Choice:** Access to more than 2,200 PPO providers in Colorado and 95,000 nationwide.
- **Easy to Use:** No claim forms to complete.
- **Protection:** No balance-billing.

**MEMBERS WHO CHOOSE TO SEE A NON-PPO DENTIST:**

- Receive benefits based on the PPO fee schedule.
- Have access to any licensed provider but risk paying higher out-of-pocket costs.
- Still save money when they select a Delta Dental Premier® provider but will pay any difference between charged fee and PPO fee.
- Will have the highest out-of-pocket expenses when they choose to receive treatment from non-participating providers.

**DELTA DENTAL PPO PROVIDERS ARE ALWAYS YOUR BEST VALUE.**

To find a participating provider or to see if your current provider is in the PPO network, visit our website at deltadentalco.com and click on the Find a Dentist search tool. Or use our free mobile app for iPhone and Android.

You can also contact our customer relations department, Monday–Friday 8 a.m. to 6 p.m. Mountain Time, at 1-800-610-0201 (toll-free) or customer_service@ddpco.com.

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| Service: Porcelain Crown (Benefit illustration only. Example assumes deductible has been met.) | | | |
|---|---|---|
| Greatest Savings | Least Savings | |
| Protected from balance-billing | Not protected from balance-billing | |
| Network | Delta Dental PPO Provider | Delta Dental Premier Provider | Out-of-Network Provider |
| Procedure Cost | $1,000 | $1,000 | $1,000 |
| Maximum Provider Can Charge Patient | $710 | $950 | Unlimited |
| PPO Fee | $710 | $710 | $710 |
| Benefit Percentage | 50% | 50% | 50% |
| Delta Dental Pays | $355 | $355 | $355 |
| You Pay | $355 | $595 | $645+ |
Using Your Dental Benefits

Congratulations! You have a dental plan from Delta Dental of Colorado. It’s so important to use your dental benefits because your oral health is connected to your overall health. Your dentist can spot the early signs of systemic diseases and can help you avoid more painful and costly dental procedures in the future. So make dental care a priority.

- **GO TO DELTADENTALCO.COM AND FIND A DENTIST NEAR YOU.** Choose either a Delta Dental PPO℠ or a Delta Dental Premier® provider based on the plan you have.

- **MAKE AN APPOINTMENT.** A Delta Dental PPO provider will always cost you less out of pocket, so search for one near you to get the greatest savings.

- **CREATE A SUBSCRIBER ACCOUNT ON OUR WEBSITE.** You can check the specifics of your plan, the status of claims, and much more.

- **NOW, SMILE!** You’re taking steps to protect your oral health and your overall health!

Plus, preventive services — like cleanings and exams — are usually at no cost to you, so there’s no reason to wait.

**CONTACT US**

**Delta Dental of Colorado**
PO Box 5468
Denver, CO 80217-5468

**Customer Relations**
Toll-free: 1-800-610-0201
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THE IMPORTANCE OF ORAL HEALTH

Your oral health is linked to your overall health. Poor oral health can lead to and escalate serious overall health issues.

More than 90% of all systemic diseases are linked to oral health.¹

Patients with even mild periodontal disease were twice as likely to have a stroke compared to those with healthy mouths.²

Not enough people go to the dentist. Visits to dentists among working-age adults are at an all-time low across the United States.⁴

Fewer than 40% of working-age adults are seeing a dentist in any given year.

Poor oral health comes at a cost— to your wallet and to your health.

An untreated cavity can cost you more than $6,000 over the course of your lifetime.⁵

The number of emergency room visits for dental issues in the United States nearly doubled between 2000 and 2014, costing the health care system more than $1.6 billion annually.⁶

The good news is cavities and periodontal disease are nearly 100 percent preventable. By taking care of your oral health and visiting a dentist regularly, you can help avoid serious and costly health problems.

¹ “Importance of Oral Health to Overall Health,” Academy of General Dentistry, February 2017
² Atherosclerosis Risk in Communities Study, University of South Carolina School of Medicine, 2017
³ Importance of Oral Health to Overall Health,” Academy of General Dentistry, February 2017
⁴ “Dental Care Utilization Steady Among Working-Age Adults and Children, Up Slightly Among the Elderly,” Health Policy Institute Research, October 2016
⁵ Delta Dental of California’s data of commercially insured patients (January-June 2012)
⁶ “Dental-related emergency department visits on the increase in the United States,” Health Policy Resources Center Research Brief, May 2013
Access Your Benefits Anytime: Create a Subscriber Account

When you log in to deltadentalco.com, it’s easy to check your Delta Dental of Colorado benefits. 24 hours a day, seven days a week, you can go online to print member ID cards, find a provider, check the status of a claim, view your benefits, and more. Registration is simple — just follow the instructions below.

NEW USER
1. Go to deltadentalco.com and click New Users Register Here on the Member/Provider Login on the green header bar.
2. You can also click the gray New Users Register button under Member/Provider Sign In.
3. Select I am a subscriber and have coverage with Delta Dental and click Proceed to Step 2.
4. Enter the required information in the fields provided and click Register User.
5. Complete the required fields.
6. Select a security question and provide the answer, then click Register User.

FORGOT USERNAME OR PASSWORD?
1. Go to deltadentalco.com and click the Members & Providers tab in the Sign In box.
2. Select username or password depending on which one you’ve forgotten.
3. Select I am a subscriber and have coverage with Delta Dental and click Proceed to Step 2.
4. Enter the required information in the fields provided and click Proceed to Step 3.
5. Answer the security question that was created when you registered.
6. You will receive an email containing your username/password information.