



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

<b>MAXIMUM BENEFIT</b>		\$1,000 per person    Combination of in and out-of-network NONE
Contract Year		
Contract Year Deductible		
<b>WHO CAN BE COVERED</b>		Students
	<b>COVERED SERVICES</b>	<b>BENEFIT INFORMATION</b> (subject to Delta Dental guidelines)
<b>TYPE 1 - PREVENTIVE AND DIAGNOSTIC SERVICES</b>		
*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
<b>TYPE 2 - BASIC SERVICES</b> (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	
<b>TYPE 3A and 3B - MAJOR SERVICES</b> (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 1<sup>st</sup> through July 31<sup>st</sup> (1 full year). New law students enrolling in Spring for the 1<sup>st</sup> time can enroll effective January 1<sup>st</sup> through July 31<sup>st</sup>. Quarter system students can enroll effective September 1<sup>st</sup> through August 31<sup>st</sup> (1 full year). New quarter system students enrolling in Spring for the 1<sup>st</sup> time can enroll effective March 23<sup>rd</sup> through August 31<sup>st</sup>.

Each Open Enrollment period ends on the 3<sup>rd</sup> 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<sup>SM</sup>

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<sup>®</sup> 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](http://deltadentalco.com) and click on the **Find a Dentist** search tool. Or use our free mobile app for iPhone and Android.

Looking for a dentist? Concerned about costs? PPO providers offer you the greatest savings.			
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
<b>You Pay</b>	<b>\$355</b>	<b>\$595</b>	<b>\$645+</b>

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](mailto:customer_service@ddpco.com).



## 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<sup>SM</sup> or a Delta Dental Premier<sup>®</sup> 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**  
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**Customer Relations**  
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