It’s a fact...

Dental insurance is important.
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: Nearly 100% of oral disease is preventable.

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.

Fact: Healthy habits lead to healthy smiles.

By choosing a Delta Dental PPO™ provider, you will save the most money on out-of-pocket expenses!

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

Fact: Finding a provider is easy!
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></td>
</tr>
</tbody>
</table>

## Who Can Be Covered
| Students |

## Covered Services
<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, Partial Bridges

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

**Please be advised that 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)  Individual Administration: [individual@ddpco.com](mailto:individual@ddpco.com); (877) 516-6512

**Fall Annual Open Enrollment Period:** Law students can enroll from August 1-31 and will be effective August 1st through July 31st (1 full year). Quarter system students can enroll September 1-30 and will be effective September 1st through August 31st (1 full year).

The Open Enrollment period ends as stated above, 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 Annual Open Enrollment Period.

**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](http://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.
Group #8940 2019-20 Delta Dental Enrollment Form

Student Information

Last Name: ___________________________ DU Student ID #: ___________________________

First Name: ___________________________ Date of Birth (mm/dd/yy): ___________________________

U.S. Mailing Address: ___________________________ ☐ Male ☐ Female

City: ___________________________ State: ___________________________ Zip Code: ___________________________ Local Phone #: ___________________________

DU email address: ___________________________

Monthly rate for Student Only coverage = $33.76

Circle coverage term, and provide banking information below. If any student does not enroll when first eligible for benefits, the next opportunity to enroll will be for the following Fall Annual Open Enrollment Period.

<table>
<thead>
<tr>
<th>Law</th>
<th>Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 1 – July 31</td>
<td>Sep 1 – Aug 31</td>
</tr>
<tr>
<td>Enrollment ends: August 31&lt;sup&gt;st&lt;/sup&gt; 2019</td>
<td>Enrollment ends: September 30&lt;sup&gt;th&lt;/sup&gt; 2019</td>
</tr>
</tbody>
</table>

Name on Account: ___________________________
Name of Banking Institution: ___________________________
Account Number: ___________________________
Routing Number: ___________________________

Your payment will be deducted automatically from your bank account on the 27th of each month. Please complete the following information. Be sure to sign the form before you submit it.

**Automatic Premium Payment Agreement**

I hereby authorize Delta Dental of Colorado to initiate debit entries to my checking or savings account, as indicated above. I acknowledge that payment for the upcoming period will be deducted from my account on the 27th of the previous month. If the charge is declined for any reason, Delta Dental will attempt to charge me again on the 27th of the following month. If the charge is still declined, they will immediately terminate my contract for nonpayment of premium, effective as of the last day of the grace period.

This authorization is to remain in full force and effect until Delta Dental of Colorado or its agent receives thirty (30) days written notice from me of its cancellation. The notification must be sent to Delta Dental of Colorado, Attn.: Individual Administration, PO Box 5468, Denver, CO 80217-5468. Fax to: 303-889-8695 or email to: individual@ddpco.com.

I understand the Delta Dental Insurance is for DU Students only and I would like to enroll in this program.

Signature of Authorized Bank User: ___________________________ Date: ___________________________

Enrollment Form must be received at: The DU Health & Counseling Center, 2240 E Buchtel Blvd, 3N, Denver, CO 80208 • Phone 303.871.2205 • Fax 303.871.4242 2205 • email info@hcc.du.edu

It is unlawful to knowingly provide false, incomplete, or misleading facts to Delta Dental of Colorado to defraud or attempt to defraud Delta Dental. Penalties may include imprisonment, fines, denial of insurance and civil damages. Report any insurance company or agent thereof, who knowingly provides false, incomplete or misleading facts to Delta Dental participants for the purpose of defrauding the participants regarding their insurance benefits, to the Colorado Division of Insurance.
Using Your Dental Benefits
Online or On The Go, Delta Dental Makes Taking Care of Your Teeth Easy

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 painful and costly dental procedures in the future. So make dental care a priority.

CREATE A SUBSCRIBER ACCOUNT ON DELTADENTALCO.COM.
You can check the specifics of your plan, the status of claims, and much more. To create a secure account, go to our homepage and click on the Members link and follow the prompts. If you need help setting this up, you can contact our customer service team.

DOWNLOAD OUR FREE MOBILE APP.
Once you’ve created an account online, you can access all of the same information AND make an appointment with your dentist within the app.* To download and install the app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental.

GO TO OUR WEBSITE OR MOBILE APP AND FIND A DENTIST NEAR YOU.
Choose either a Delta Dental PPO℠ or a Delta Dental Premier® provider based on the plan you have. A Delta Dental PPO provider will always cost you less out of pocket, so search for one near you to get the greatest savings.

MAKE AN APPOINTMENT...AND 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.**

ADDITIONAL RESOURCES
Our website has additional resources to help you understand your benefits and the importance of your oral health:

• www.deltadentalco.com/using-your-benefits.aspx
• www.deltadentalco.com/wellness.aspx
• www.deltadentalco.com/mobile-app.aspx

CONTACT US
Toll-free: 1-800-610-0201 | Monday–Friday 8 a.m. to 6 p.m.
Email: customer_service@ddpco.com

*Dentist participation in the mobile scheduling tool varies. If your dentist does not currently participate, ask them to sign up for that option.

**Frequencies and limitations apply. Be sure to check your specific plan benefits and eligibility.
Delta Dental Mobile App
Manage Your Benefits Anywhere, Anytime

Your dental health is important to Delta Dental . . . and to your overall health. We want to make it easy for you to make the most of your dental benefits, so you can maximize your health, wherever you are. Delta Dental’s mobile app gives you access to the dentist search tool, claims and coverage, ID cards, appointment scheduling, and more, right on your mobile device.

► GETTING STARTED
Delta Dental’s mobile app is available for smartphones and tablets using iOS (Apple) or Android. To download and install the app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental.

► USING THE APP WITHOUT LOGGING IN
Anyone can use the Delta Dental mobile app without logging in to access our Find a Dentist tool, conveniently located on the home screen, and Toothbrush Timer tool in the drop-down menu on the upper left side of the home screen. You also have the option to save your ID card to the home screen for easy access without logging in.

► LOGGING IN TO VIEW BENEFITS
Delta Dental subscribers can log in using the username and password they use to log in to our website or the new touch ID sign-in. If you haven’t registered, there is a link on the home screen to register for an account.

► SECURELY ACCESS YOUR BENEFITS
You must enter your username and password each time you access the secure portion of the app. No personal health information is ever stored on your device.

For more information on the specific features and tools available on the Delta Dental mobile app, see the back.
SUBSCRIBER ID CARD
Our most-used feature is now on the landing page. Simply log in to view your ID card, show it at the dental office, or email it to a dependent or provider.

TIP: You can choose to make your ID card available on your device without logging in.

FIND A DENTIST
Search for providers who are in your area and have the qualities that matter most to you. Find an office close to work or home, and filter by gender, language spoken, or accessibility features. Once you’ve found a provider who fits your needs, save his or her information to your contacts, schedule a visit, or navigate directly to their office with the touch of your finger.

TIP: Our tool defaults to your plan network (when logged in) and General Dentist to make searching for an in-network provider simple. You can also choose to use your device’s GPS to determine your location or search using your provider’s last name to see if he or she is in network.

MY COVERAGE AND CLAIMS
Simply click My Coverage or My Claims within the top left menu bar to check your coverage information or see claims status. Within the coverage section, you can review your plan type, benefit levels, and contact information for your Delta Dental company, as well as details on your deductibles and maximums. Within the claims section, you can check the status of your most recent dental claims. Click on a specific claim to view details of that visit with the option to email the claim information.

New Feature! BRIGHTER SCHEDULE
You can now make appointments through the mobile app if your provider has enabled the Brighter Schedule function. If you find your dentist on the app but do not see a mobile scheduling option, ask them to consider adding this functionality to their Brighter profile.