

How to Use Your Dental Plan

Dental Basic

Plan Description - This is a Direct Reimbursement Plan rather than dental insurance in which benefits are payable according to the dentist's billed charges. There is no provider network associated with this plan and there is no deductible on this plan.

Providers - Dental benefits under the Delta Dental Basic Plan (a dental reimbursement plan) are not subject to any contractual arrangements between Delta Dental and the dental providers limiting the amount charged. You may use any licensed dentist. Dental providers will charge their usual fees to members. There is no dental network associated with this plan.

Dental Plus

Plan Description - This is a dental insurance plan which allows for varying levels of benefit payments depending upon the type of service provided by your dentist. If you or enrolled dependents are also covered under another dental plan, the Plan's coordination of benefits rules will apply.

Providers – You may choose a Delta Dental PPO Dentist, Delta Premier Dentist or non-participating dentist, but maximum savings will be received when accessing care from a Delta Dental PPO Dentist. To locate a Delta Dental PPO or Premier provider, go to www.deltadentalco.com.

Delta Dental Provider Comparison <i>(Illustrative Purposes Only)</i>			
	DELTA DENTAL PPO DENTIST IN-NETWORK	DELTA DENTAL PREMIER DENTIST IN-NETWORK	NON-PARTICIPATING DENTIST OUT OF NETWORK
Charged Fee (Filling)	\$100.00	\$100.00	\$100.00
Maximum allowed*	\$56.00	\$80.00	\$80.00
Benefit Percentage	80%	80%	80%
Benefit	\$44.80	\$64.00	\$64.00
Member not Responsible	\$44.00	\$20.00	\$0.00
Member Pays	\$11.20	\$16.00	\$36.00
<p>PPO Dentist - Payment is based upon the PPO dentist's allowable fee or the fee actually charged, whichever is less.</p> <p>Premier Dentist - Payment is based upon the Premier Maximum Plan Allowance or the fee actually charged, whichever is less.</p> <p>Non-Participating Dentist - Payment is based upon the Premier Maximum Plan Allowance or the fee actually charged, whichever is less.</p> <p style="text-align: center;">You will receive the highest level of coverage by choosing a PPO dentist.</p>			
<p><small>* Allowable fee for a PPO dentist is the fee schedule which the dentist has agreed to charge. Allowable fee for a Premier dentist is the maximum amount per procedure that a Premier dentist can charge based on their contractual agreement with Delta Dental.</small></p> <p><small>Allowable fee for a non-participating dentist is equal to the Premier maximum allowable fee, however the dentist may charge the additional balance to the patient as they are not under contract with Delta Dental.</small></p>			

Claims Submission

Delta Dental PPO and Premier dentists will submit claims direct to Delta Dental of Colorado and will only charge you the deductible and/or coinsurance you are responsible for (if any). You are not responsible for any charges over the approved fee schedule by the Delta Dental provider.

Non-participating dentists may require that you pay the full fee at time of service and submit your own claim. Delta Dental of Colorado will reimburse you for the services of a non-participating dentist; however, benefits will be based on the lower of the dentist's actual charge or the same approved fees as the Premier dentists. If your non-participating provider charges more than the maximum allowance for our Premier dentists you would be responsible for the difference in cost. Utilizing a non-participating dentist, as illustrated below, may result in additional out of pocket expenses. You will need to complete a claim form and submit it to Delta Dental of Colorado.

Claim forms are available at www.deltadentalco.com and <http://www.hrs.colostate.edu> and at Human Resources. A separate claim form must be submitted for each member.