



MARS Associates Retiree Dental Plan



2023-2024

How the Plan Works

At Delta Dental of Colorado, we understand the connection between good oral health and good overall health. That's why we're excited to offer MARS Associates two choices of dental plans. All plans are voluntary, so you have the choice to elect coverage or not. In order for your spouse or family members to receive coverage, you must be enrolled. All family members must choose the same plan design.

Two Plan Options

Delta Dental of Colorado is offering two plans for you to choose from: the Base Option and the High Option. Please make your selection carefully. Review the plan details for each option on the opposite page and on the enclosed plan comparison.

Enrollment Guidelines

Individuals who have recently retired and are members of MARS Associates may elect individual or family coverage. You must enroll within 60 days of retirement (or the end of COBRA coverage). If you are not joining the plan within 60 days of retirement (or the end of COBRA coverage), the next opportunity to enroll is during the open enrollment period in September.

Important Note: The plan options provided include waiting periods. **If you join within 60 days of retirement (or the end of COBRA coverage), the waiting periods will be waived.** Please provide proof of date of retirement (or end of COBRA coverage) along with your enrollment form to waive the waiting periods.

Enrolling in a Plan

Review the plan options and rates. When you are ready to enroll, complete the enclosed Enrollment & Payment Authorization form for yourself and the family members that you would like to cover. Be sure to select a plan option.

Mail your Enrollment & Payment Authorization form 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

Additional Information

Shortly after we receive and process your complete Enrollment & Payment Authorization form, you will receive your Delta Dental benefits booklet and ID card. Call our Individual Administration team toll-free at 1-877-516-6512 or email individual@ddpco.com.

This information provides a brief description of services covered under your contract. It does not list services that are limited or excluded from coverage. Your benefit booklet provides a more complete explanation of coverage, including limitations and exclusions. If differences exist between this summary of benefits and your summary plan description benefit booklet, the benefit booklet governs.

Coverage will be effective on the first day of the month requested. Anyone not enrolling within 60 days of retirement or the end of COBRA coverage will have a 12-month waiting period for Major Services.

MARS ASSOCIATES 2023-2024 RETIREE DENTAL PLAN OPTIONS

1. High Option — Delta Dental PPO™ (available in all states):

Those who select the High Option PPO plan may use any licensed provider, including those who do not participate in Delta Dental's networks. However, you will have the lowest out-of-pocket costs when you choose a Delta Dental PPO provider. If you see a Delta Dental Premier® provider, you will still save, but not as much. **If you see a non-participating provider, you will be responsible for charges in excess of Delta Dental's allowed amount (called balance-billing).** Non-participating providers can charge any amount, so choosing a non-participating provider could mean significant out-of-pocket costs for you.

► DELTA DENTAL'S PPO AND PREMIER NETWORKS INCLUDE MORE THAN 3,600 PROVIDERS IN COLORADO AND MORE THAN 154,000 NATIONWIDE.

2. Base Option — Delta Dental PPO™ Only (available in all states):

With the Medium Option PPO™ Only, you *must* receive care from a provider who participates in the Delta Dental PPO network. This network includes more than 2,600 providers in Colorado and 113,000 nationwide. **If you receive treatment from a non-PPO dentist, you will be responsible for all fees charged.** You do not need to select a specific provider under this plan. You may use any provider in the Delta Dental PPO network, and



Visit us at deltadentalco.com to:

- Find a provider
- View benefits
- Print ID cards
- Check claim status
- Assess your oral health risk
- View wellness resources
- And much more

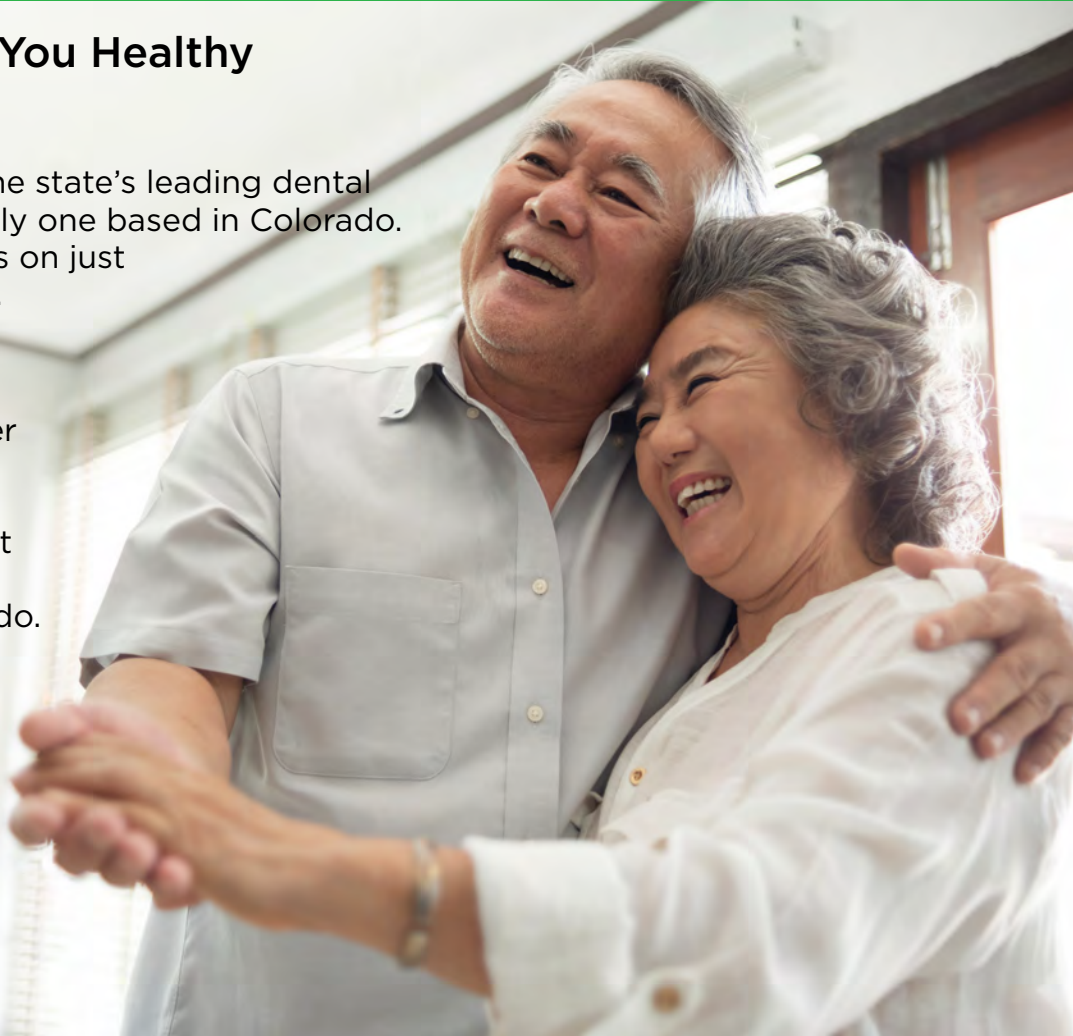
Or download our mobile app for iPhone and Android.

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 1.4 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.



Contact Us

Delta Dental of Colorado

6465 Greenwood Blvd., Suite 900 | Centennial, Colorado 80111 | deltadentalco.com

Individual Administration

Toll-free: 1-877-516-6512 | Monday-Friday 7:30 a.m. to 5 p.m. Mountain Time

Email: individual@ddpco.com