



The Benefits of More

Delta Dental of Colorado + MARS Associates

Tuesday, October 14, 2025

Today's Discussion

Our network

Plan enhancements

Importance of good oral health

Using your benefits

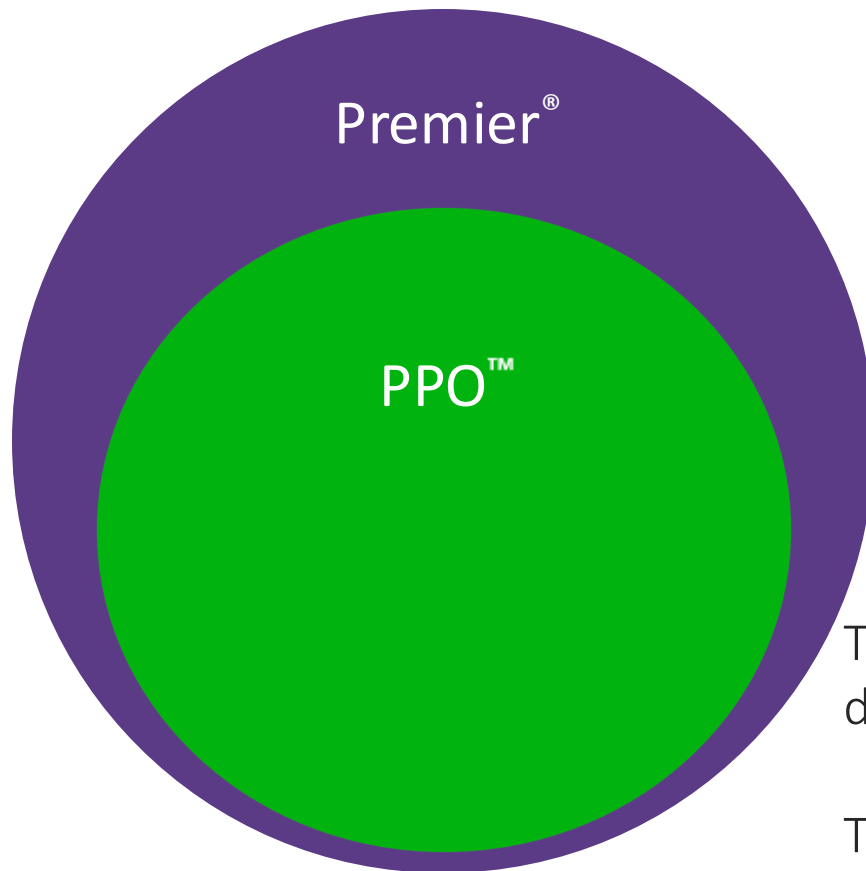


Our Network

More choices for
oral health care

Two networks working together

Which Delta Dental network is your dentist contracted with?



We have more than **3,686** Premier® providers and more than **2,600** PPO™ providers **in Colorado**.



More than 88% of all Colorado dentists are in our network, and 3 out of 4 dentists nationwide participate with us.

The Delta Dental PPO™ network has more than **114,000** dentists nationwide.

The Delta Dental Premier® network has more than **153,000** dentists nationwide.

Advantages of Dental Dental's Network

PPO™ Provider

- Best out-of-pocket costs savings due to discount
- Balance-billing protection

Premier® Provider

- Lower out-of-pocket costs savings because of network discount
- Balance-billing protection

Non-Participating Provider

- No out-of-pocket costs savings due to discount
- No balance-billing protection

Benefit Plan Summary

	Delta Dental PPO [™] Only (Base Option)	Delta Dental PPO [™] (Mid Option)	Delta Dental PPO Plus Premier [™] (High Option)
Network Access	PPO Network Only	Any Licensed Provider	Any Licensed Provider
Calendar Year Annual Maximum	\$1,000	\$1,500	\$2,500
Deductible per Person per Calendar Year	\$75	\$50	\$50
COVERED SERVICES			
PREVENTIVE SERVICES			
Oral Exams Limited to 1 in a 6-month period	Delta Dental pays 100% of PPO provider's allowable fee. Deductible does not apply.	Delta Dental pays 100% of procedure cost when using a PPO provider; 80% when using a non-PPO provider. Deductible does not apply.	Delta Dental pays 100% of procedure cost when using a PPO or Premier provider; 80% when using a non-participating provider. deductible does not apply.
Cleanings Limited to 1 in a 6-month period			
Fluoride Treatment Limited to 2 in a 12-month period, for children age 15 and under			
Space Maintainers For children age 13 and under			
Sealants For children age 14 and under	Not a covered benefit at this level on this plan	Not a covered benefit at this level on this plan	
Full-mouth/Panoramic X-rays Limited to 1 in a 60-month period			
Bitewing X-rays Limited to 1 in a 12-month period			

Benefit Plan Summary

BASIC SERVICES			
Full-mouth/Panoramic X-rays Limited to 1 in a 60-month period	Delta Dental pays 70% of PPO provider's allowable fee after deductible is met.	Delta Dental pays 80% of procedure cost when using a PPO provider; 50% when using a non-PPO provider after deductible is met.	Delta Dental pays 80% of procedure cost when using PPO or Premier provider; 50% when using a non-participating provider after deductible is met.
Bitewing X-rays Limited to 1 in a 12-month period			
Simple Extractions			
Fillings			
Periodontics (Gum Disease Treatment)	Not a covered benefit at this level on this plan	Not a covered benefit at this level on this plan	
Endodontics (Root Canals)			
Surgical Extractions			
MAJOR SERVICES (12-MONTH WAITING PERIOD*)			
Periodontics (Gum Disease Treatment)	Delta Dental pays 40% of PPO provider's allowable fee after deductible is met.	Delta Dental pays 50% of procedure cost when using a PPO provider; 40% when using a non-PPO provider after deductible is met.	Delta Dental pays 50% of procedure cost when using PPO or Premier provider; 40% when using a non-participating provider after deductible is met.
Endodontics (Root Canals)			
Surgical Extractions			
General Anesthesia			
Denture Relines, Rebases, and Adjustments			
Repairs to Crowns, Dentures, and Bridges			
Special Restorative			
Crowns			
Complete and Partial Dentures			
Surgical Implants			
Fixed Bridgework			

Plan Rates

Monthly Dental Plan Rates (Valid Until 1/1/2027)	Delta Dental PPO™ Only (Base Option)	Delta Dental PPO™ (Mid Option)	Delta Dental PPO Plus Premier™ (High Option)
Retiree Only	\$36.20	\$45.66	\$58.22
Retiree + 1 Dependent	\$68.80	\$86.77	\$110.63
Retiree + 2 or More Dependents	\$99.31	\$121.69	\$155.15

Best Value for Members

Using network dentists helps you save on out-of-pocket costs

Example procedure: Porcelain Crown			
	Delta Dental PPO™	Delta Dental Premier®	Non-Participating (PPO Allowance Used)
Average Submitted Charge	\$1,460	\$1,460	\$1,460
Average Contracted Allowance	\$890	\$1,160	\$860*
Member Coinsurance	50%	50%	50%
Total Member Cost (Balance Billed + Co-Share)	\$445	\$580	\$1,030 $\$860^*/50\% = \$430 + 600$ (In balance billing)

*No contract exists for non-participating providers. Non-participating allowed amount represents DDCO's average allowed across multiple non-participating reimbursement arrangements.



Plan Enhancements

More ways to address
diverse oral health
care needs



More connections
between your oral health
and overall needs

Importance of Good Oral Health

Oral health facts

Prevention keeps your smile bright and your body healthy.



One out of every two American adults age 30 or older has periodontal disease.



The mouth can provide important early-warning detection for more than **120 diseases**.



Tooth decay is the **single most common** chronic childhood disease.



More than half of U.S. children ages 5 to 9 have at least one cavity or filling.

Healthy living

Healthy habits lead to healthy smiles

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

- Regular dentist visits
- Brushing and flossing at least twice a day
- Making food choices that are not just good for your body but good for your teeth
- Sharing your medical conditions with your dentist





Using Your Benefits

Creating healthy smiles
one dentist visit at a time

Pre-determination estimate



A pre-determination estimate is useful for costlier procedures such as:

- Crowns
- Wisdom-tooth extractions
- Bridges
- Dentures
- Periodontal surgery

When your dentist submits a pre-determination estimate to Delta Dental of Colorado, they receive an estimate of your share of the cost and how much Delta Dental will pay.

How to find a dentist

Three easy ways to find a dentist



The Find a Dentist search tool at deltadentalco.com



Our free mobile app, available on iPhone and Android



Our customer service team at
customer_experience@ddpco.com or 1-800-610-0201

When you search for a dentist

Which Delta Dental network is your dentist contracted with?

MembersProvidersEmployersBrokersIndividualsFind a dentist



Endodontist

(Male)



Get Directions

1.4 miles away



Call to make an appointment

Products

Delta Dental PPO

accepting new patients

Delta Dental Medicare Advantage

not accepting new patients

DeltaCare USA

accepting new patients

Delta Dental Premier

accepting new patients

Office Language(s): English

Provider Language(s): N/A

Handicap Access

Early Morning Hours, Standard Business Hours,
Evening Hours

Public Transit

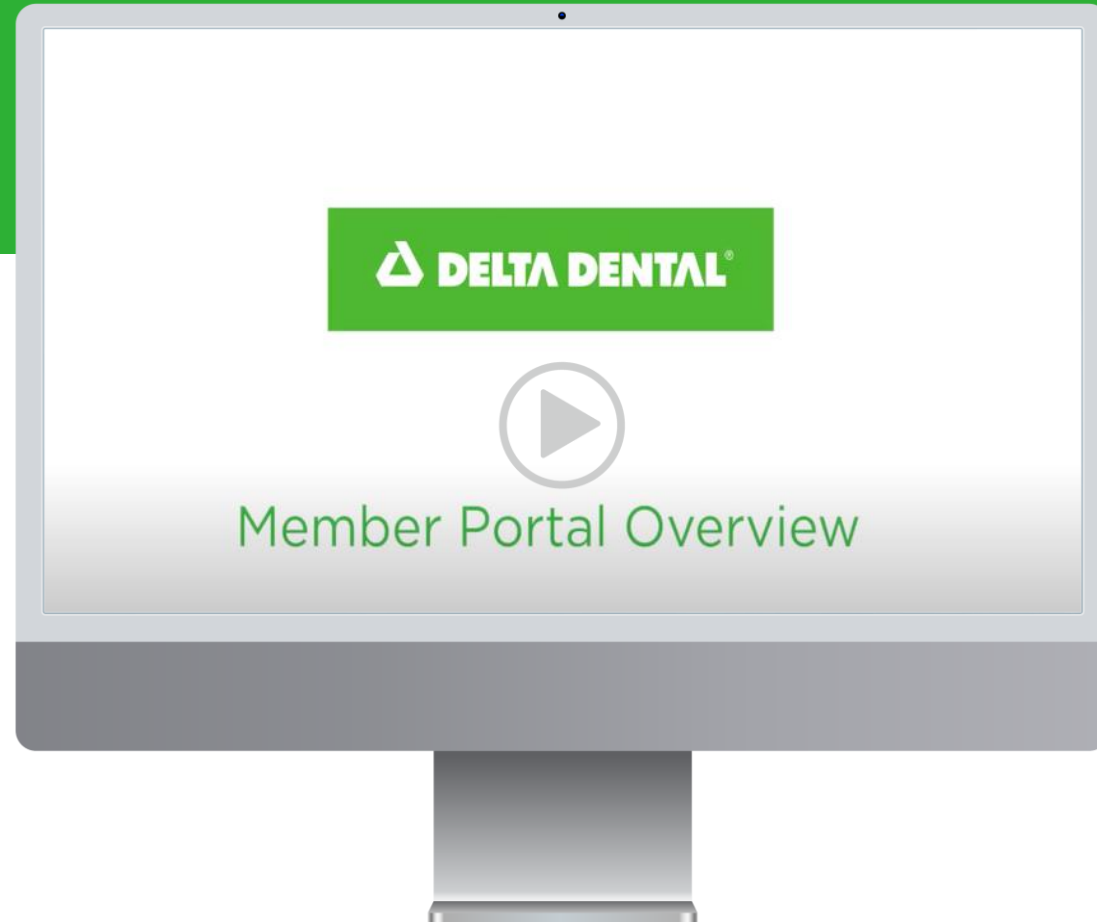
View More Info





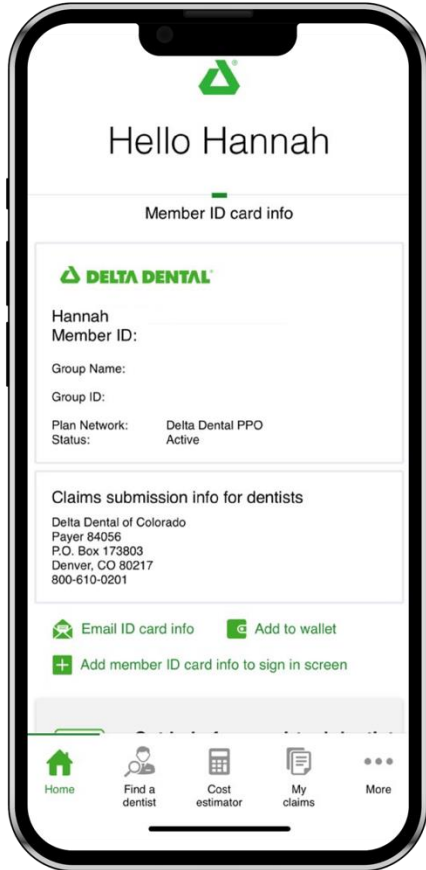
Delta Dental member portal

The easiest way to access your benefit information



Mobile app

Create a subscriber account and access your benefits anywhere, anytime



- ✓ Find a dentist
- ✓ View benefits and claims
- ✓ Mobile ID card – email to provider and dependents
- ✓ Dental Care Cost Estimator
- ✓ 24/7 Virtual Dentist

Frequently Asked Questions

For Unique Circumstances

What happens if I am traveling and need dental services?

Out of State:

Please visit <https://deltadentalco.com> and use the “Find a Dentist” tool to locate an in-network provider in your current area. This ensures you receive the highest level of benefits and cost savings.

International Travel:

Members are responsible for paying dental claims directly when receiving care outside the United States. To request reimbursement, a completed claim form, an itemized statement with cost per service (in English) and proof of payment must be submitted. The claim form can be downloaded from our [website](#). Please ensure all documentation is provided for timely processing.

How does it work if I live in 2 states during a calendar year?

If you reside in two states during the calendar year, please ensure your dental provider verifies the services available under your plan in each location. Additionally, confirm that all claims are submitted to Delta Dental of Colorado to prevent any delays in processing and reimbursement.

Frequently Asked Questions Continued

How do you determine if dental issues are considered ‘medical’ or ‘dental’?

The determination of whether an issue is considered medical or dental depends on the nature and origin of the condition, as well as the type of treatment being performed. Generally, if the service or condition involves the teeth, gums, or supporting structures and is primarily related to oral health, it’s considered dental.

If the condition originates outside the mouth, affects the body as a whole, or requires treatment due to a medical condition or trauma (such as an accident, infection spreading beyond the mouth, or surgery needed for medical reasons), it’s typically considered medical.

For example:

- **Dental:** Routine cleanings, fillings, crowns, and root canals.
- **Medical:** Jaw fractures, oral surgery for tumor removal, or dental treatment required due to a medical condition like cancer or congenital defects.

In some cases, both medical and dental coverage may apply depending on the diagnosis, procedure, and insurance plan guidelines.

Local service

Service you need when you need it...because we live where you live

24/7 Automated Call Center

Phone:

1-800-610-0201

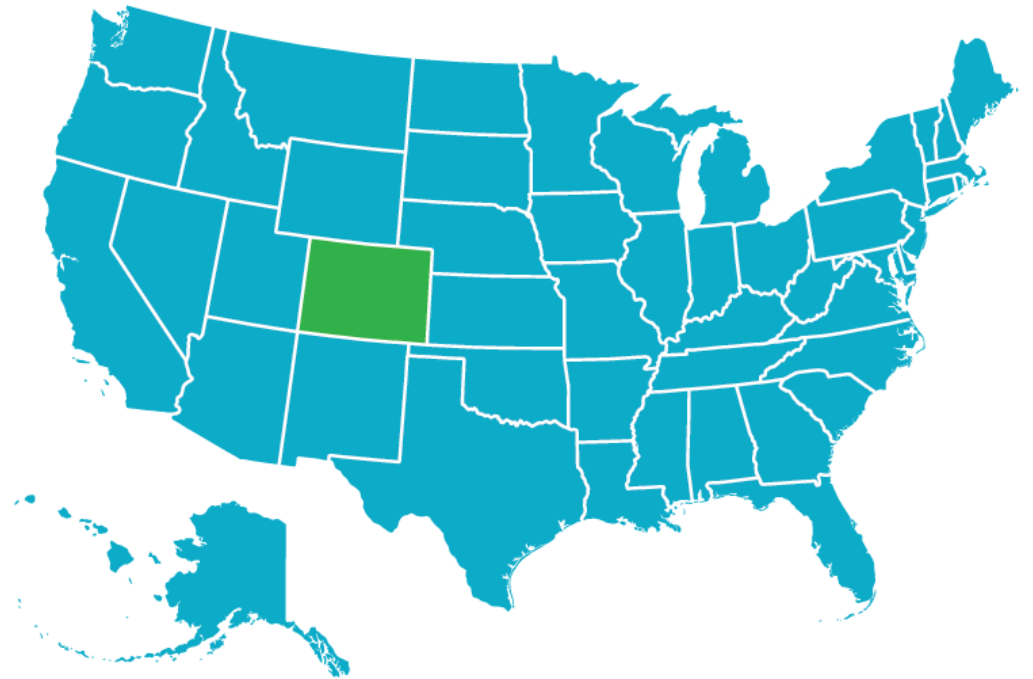
Email:

customer_experience@ddpco.com

Hours:

Monday – Thursday
7:30 a.m. – 5 p.m. MT

Friday
9 a.m. – 5 p.m. MT





DeltaVision® Benefits

Creating healthy eyes one
optometrist visit at a time

DeltaVision® 225 Plan Summary & Rates

Your Coverage with a VSP Provider

Benefit	Description	Copay	Frequency
WellVision Exam	Focuses on your eyes and overall wellness	\$10	Every calendar year
Prescription Glasses		\$25	See Frame and Lenses
-Frame	\$245 Featured Frame Brands allowance \$225 frame allowance 20% savings on the amount over your allowance \$125 Costco® frame allowance	Included in prescription glasses	Every calendar year
-Lenses	- Single vision, lined bifocal, and lined trifocal lenses - Impact-resistant lenses for dependent children	Included in prescription glasses	Every calendar year
-Lens Enhancements	- Standard progressive lenses - Premium progressive lenses - Custom progressive lenses - Average savings of 30% on other lens enhancements	\$0 \$95-105 \$150-175	Every calendar year
Contacts (Instead of glasses)	\$225 allowance for contacts. Copay does not apply. - Contact lens exam (fitting and evaluation)	Up to \$60	Every calendar year
Extra Savings	Glasses and Sunglasses - Extra \$20 to spend on Featured Frame Brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.		
	Routine Retinal Screening No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam		
	Laser Vision Correction Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.		

Your Coverage With Out-Of-Network Provider

Get the most out of your benefits and greater savings with a VSP network doctor. Out-of-network costs are higher and can be found at deltadentalco.com/deltavision. VSP Member Services: 1-800-877-7195

Coverage with a retail chain may be different or not apply. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and Delta Dental of Colorado's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.



Member Savings & Seamless Service

Members get best-in-class dental and best-in-class vision benefits in one seamless package. That's a unique advantage you won't find anywhere else.



Provider Choices

DeltaVision provides access to the VSP Choice Network where members have the freedom to choose from more than **109,000 access points**, including the largest national network of independent doctors and **21,000 retail chain locations**.



Quality Vision Care

Members get great care from a VSP network doctor, including a WellVision Exam®. This thorough annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions like diabetes and high blood pressure.

Monthly Rates

Retiree Only	\$13.94
Retiree + 1 dependent	\$27.19
Retiree + 2 or more	\$43.21

DeltaVision®



Thank you!