

Delta Dental for Individuals & Families Plan Options

Individual Plan Options	Option 1 Delta Dental Patient Direct®	Option 2 Delta Dental PPO SM Direct	Option 3 Delta Dental PPO SM Plus Direct
General Plan Information			
Plan Type:	Discount (not insurance)	Insurance	Insurance
Plan Dentist Network:	Patient Direct ¹	PPO ²	PPO and Premier
Out of Network Services:	No, only Patient Direct dentists may be seen with this plan	No, only PPO dentists may be seen with this plan	Yes, any dentist may be seen with this plan
Benefit Year Maximum:	No Maximums	\$1,000	\$1,500
Benefit Year Deductible:	No Deductibles	\$75 per person for Basic and Major Services	\$50 per person for Basic and Major Services
Type I—Diagnostic & Preventive			
	No Waiting Period	No Waiting Period	No Waiting Period
Oral Exams (1 in 6 months) Cleanings (1 in 6 months) Fluoride Treatments (2 in 12 months, under age 16) Space Maintainers (under age 14) Sealants (under age 15) All X-rays	Savings range from 50% to 100% ³	Covered at 100%	<ul style="list-style-type: none"> PPO dentists covered at 100% Premier dentists covered at 90%⁴ Non-participating dentists covered at 90%⁴
Type II—Basic Services			
	No Waiting Period	6-month Waiting Period ⁵	6-month Waiting Period ⁵
Simple Extractions Fillings	Savings range from 50% to 80% ³	Covered at 70%	<ul style="list-style-type: none"> PPO dentists covered at 80% Premier dentists covered at 70%⁴ Non-participating dentists covered at 70%⁴
Type IIIA—Major Services			
	No Waiting Period	12-month Waiting Period ⁵	12-month Waiting Period ⁵
Surgical Extractions General Anesthesia (with oral surgery only) Endodontics (Root Canal Therapy) Periodontics (gum treatment) Denture relines and rebases, adjustments Repairs to crowns, dentures, and bridges	Savings range from 50% to 67% ³	Covered at 30%	<ul style="list-style-type: none"> PPO dentists covered at 50% Premier dentists covered at 40%⁴ Non-participating dentists covered at 40%⁴

Type IIIB—Major Services	No Waiting Period	24-month Waiting Period ⁵	24-month Waiting Period ⁵
Special Restorative Crowns Complete and Partial Dentures Fixed Bridgework	Savings range from 50% to 67% ³	Covered at 30%	<ul style="list-style-type: none"> • PPO dentists covered at 50% • Premier dentists covered at 40% • Non-participating dentists covered at 40%
Orthodontics	No Waiting Period Savings range from 21% to 23% ³	Not a Benefit	Not a Benefit

¹ The member's family must select one general dentist for the entire family. The discounts listed on the Patient Direct fee schedule apply to general dentists only. If you receive care from a Patient Direct participating specialist you will receive a discount from their usual billed fees.

² Member must receive all dental care from a PPO Dentist in order for services to be considered for coverage.

³ Savings shown are an approximation and could be higher or lower depending on where the network dentist is located in Colorado and if they are a General dentist or a Specialist.

⁴ If the member sees a Premier dentist, the member is responsible for the difference between the PPO dentist's allowable fee and the fee from the Premier Maximum Plan Allowance. If the member sees a non-participating dentist, the member is responsible for the difference between the PPO dentist's allowable fee and the billed charges.

⁵ If you've been enrolled in a dental plan within 90 days of your effective date in this plan, waiting periods will be waived.

NOTE: To join these plans, you must be a Colorado resident 18 years or older, and cannot have other dental coverage.