DELTA DENTAL®



The Value of Dental Insurance

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 office 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 dental provider 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.



1. Use the Find a Dentist search tool at deltadentalco.com
2. Call 1-800-610-0201 7:30 a.m. to 5 p.m. MT Monday–Friday
3. Download the free Delta Dental mobile app for iPhone or Android

Fact: Nearly 100% of oral disease is preventable.

Routine exams allow your dental provider to get to know you and follow your health history. Providers are 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: Healthy habits lead to healthy smiles.

What does "healthy living" really mean? Diet, exercise, and plenty of rest are major components of a healthy lifestyle, but other healthy habits include:

- Visiting your dentist regularly.
- Brushing and flossing at least twice a day.
- Making nutritious food choices.
- Sharing your medical conditions with your dental provider.



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



Contact Us

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

Delta Dental of Colorado
PO Box 5468
Denver, Colorado 80217-5468

Customer Service
Toll-free: 1-800-610-0201
Monday–Friday 7:30 a.m. to 5 p.m.
Email: customer_service@ddpco.com

Spreading smiles across Colorado

We give our more than **1.3 million members** the power to use and manage their dental benefits easily. Through our innovative plans, large provider network, and expert customer service, we make dental care accessible, affordable, and simple, leading to a healthier smile and life. And through our foundation and corporate social responsibility initiatives, we are active in the community and giving to organizations that support our mission and helping expand access to quality dental care. Creating healthy Colorado smiles is what drives us.

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DELTA DENTAL®

The Denver Firefighters Health & Wellness Trust

MAC PPO Plan High Option Group #7984
Effective 1/1/2026

Maximum Benefit	**Contract-year Maximum**	$1,500 per person, combined in and out-of-network
Deductible	**Contract-year Maximum**	$75 per person, combined in and out-of-network
Prevention First	Included	Preventive & Diagnostic Services do not apply toward annual maximum

Diagnostic & Preventive Services	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist	Benefit Limitations (Subject to Delta Dental guidelines)
Oral Exams	100%	100%	100%	2 per calendar year
Cleanings	100%	100%	100%	2 per calendar year
Bitewing X-rays	100%	100%	100%	1 set per calendar year
Full Mouth X-rays	60%	60%	60%	1 per 5 calendar years
Fluoride	100%	100%	100%	2 per calendar year, no age limitation
Sealants	100%	100%	100%	1 per tooth in any 3 calendar year period through age 19
Space Maintainers	100%	100%	100%	Through age 19

Basic Services	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist	Benefit Limitations (Subject to Delta Dental guidelines)
Fillings	60%	60%	60%	1 per tooth and surface per 5 calendar years
Simple Extractions	60%	60%	60%	See benefits booklet

Major Services	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist	Benefit Limitations (Subject to Delta Dental guidelines)
Oral Surgery	60%	60%	60%	See benefits booklet
Endodontics	50%	50%	50%	See benefits booklet *12-month waiting period
Periodontics	50%	50%	50%	See benefits booklet *12-month waiting period

Major Services	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist	Benefit Limitations (Subject to Delta Dental guidelines)
Crowns	50%	50%	50%	1 per 7 calendar years per tooth; not a benefit under age 12 *24-month waiting period
Dentures	50%	50%	50%	1 per 7 calendar years per tooth; not a benefit under age 16 *24-month waiting period
Bridges	50%	50%	50%	1 per 7 calendar years per tooth; not a benefit under age 16 *24-month waiting period
Implants	N/A	N/A	N/A	Not covered

Orthodontics	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist	Benefit Limitations (Subject to Delta Dental guidelines)
Orthodontics	N/A	N/A	N/A	Not covered

Additional Benefits	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist	Benefit Limitations (Subject to Delta Dental guidelines)
Occlusal Guard	50%	50%	50%	1 per 5 calendar years

* Waiting periods are waived for retirees that enroll within 60 days of retirement

Plan Design: ** Medium and High plans = Delta Dental PPO - Voluntary MAC (Maximum Allowable Charge) Reimbursement is paid at the Delta Dental PPO Allowance. If you see a Delta Dental Premier® or non-participating dentist, you will incur additional out-of-pocket expenses. *** Premier plan = Delta Dental Voluntary PPO + Premier. PPO and Premier reimbursement is based on the PPO or Premier Maximum Plan Allowance (MPA). Non-participating reimbursement is based on the non-participating Maximum Plan Allowance and members are responsible for the difference between the non-participating MPA and the full fee charged.

Who can be covered: Retiree as defined by the employer, spouse and dependent children to age 26.

When does coverage expire: Coverage will only be terminated at the request of the member or upon non-payment of premium. If the retiree dies, the spouse can continue coverage as long as the spouse was covered in the retiree dental plan before the death of the retiree and continues to pay premium.

Ongoing Retiree Program: Group's Benefit Administrator will offer Delta Dental to all retirees during their exit interview.

DELTA DENTAL®

The Denver Firefighters Health & Wellness Trust

MAC PPO Plan High Option Group #7984
Effective 1/1/2026

Maximum Benefit	**Contract-year Maximum**	$1,500 per person, combined in and out-of-network
Deductible	**Contract-year Maximum**	$75 per person, combined in and out-of-network
Prevention First	Included	Preventive & Diagnostic Services do not apply toward annual maximum

Diagnostic & Preventive Services	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist	Benefit Limitations (Subject to Delta Dental guidelines)
Oral Exams	100%	100%	100%	2 per calendar year
Cleanings	100%	100%	100%	2 per calendar year
Bitewing X-rays	100%	100%	100%	1 set per calendar year
Full Mouth X-rays	60%	60%	60%	1 per 5 calendar years
Fluoride	100%	100%	100%	2 per calendar year, no age limitation
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Who can be covered: Retiree as defined by the employer, spouse and dependent children to age 26.

When does coverage expire: Coverage will only be terminated at the request of the member or upon non-payment of premium. If the retiree dies, the spouse can continue coverage as long as the spouse was covered in the retiree dental plan before the death of the retiree and continues to pay premium.

Ongoing Retiree Program: Group's Benefit Administrator will offer Delta Dental to all retirees during their exit interview.

DELTA DENTAL®

Maximum Allowable Charge (MAC)

A feature of Delta Dental PPO™



With the Delta Dental MAC plan, a feature of Delta Dental PPO, you and your family members may visit any licensed provider. **However, you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider.** Claims are paid according to the PPO fee schedule (maximum allowable charge), meaning you will pay more when you select a non-PPO provider.

Advantages of the Delta Dental MAC PPO Plan:

- SAVINGS: Reduced fees agreed to by Delta Dental PPO providers mean the lowest out-of-pocket costs with protection from balance-billing. You can also ask your provider to submit a pre-determination estimate. Delta Dental will review the treatment plan and tell your provider how much you'd be responsible for so you'll have a clear understanding of cost prior to treatment.
- CHOICE: If you select a Delta Dental Premier® provider, you'll still save money but will pay any difference between the Premier fee and the PPO fee. And when choosing to see a non-participating provider, you'll have the highest out-of-pocket expenses and will be balance-billed.
- NETWORK: Delta Dental is the nation's largest provider of dental insurance, covering more than 80 million Americans, and offering the largest dental network with approximately **114,000 participating PPO providers nationwide**. Network providers file claims directly with Delta Dental on your behalf and accept Delta Dental's reimbursement in full.

Savings Example for a Major Procedure*

	Procedure Cost	Maximum Allowed Fees	PPO Fee	Percentage Paid by Delta Dental	Amount Delta Dental Pays	Total Amount You Pay
PPO Network	$1,200	$850	$850	50%	$425	$425
Premier** Network	$1,200	$975	$850	50%	$425	$550
Out of Network**	$1,200	Unlimited	$850	50%	$425	$775+

**NOTE: Payment examples above are for illustration purpose only. Check your specific plan for fees, coinsurance rates, and what procedures are considered major, as they differ from plan to plan. Example assumes deductible has been met.*
*** Not protected from balance-billing.*

It pays to use Delta Dental network providers — especially those in our PPO network. To find a participating provider or to see if your current provider is in the network, visit our website at deltadentalco.com and use the **Find a Dentist** search tool.

You can also contact our customer service department, Monday–Friday 8 a.m. to 6 p.m. Mountain Time, at customer_service@ddpco.com or 1-800-610-0201 (toll-free).

deltadentalco.com

DELTA DENTAL®



Using Your Benefits

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 some 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 within the app. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. You will need an internet connection in order to download and use most features of our free app.

Find a dentist near you

Go to our website or use the mobile app and 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.*

Contact Us

Toll-free: 1-800-610-0201 | Monday–Friday 8 a.m. to 5 p.m.
Email: **customer_service@ddpco.com**

*Frequencies and limitations apply. Be sure to check your specific plan benefits and eligibility.

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