

# Delta Dental of Colorado Small Group Dental Plan Options — Adult Only

Delta Dental of Colorado is the state’s leading dental benefits provider. In partnership with Kaiser Permanente, we are proud to offer several small group adult-only dental plans for employees enrolled in a Kaiser Permanente medical plan (which includes embedded dental coverage for children up to age 19). **Members of these plans must use a dentist in Delta Dental’s PPO<sup>SM</sup> network, which provides access to more than 2,000 dentists at substantially discounted fees.** Patient Direct, Delta Dental’s discount dental plan, can be added to plans 2 and 3 to create two options for your employees. Employers may choose one single plan or one dual plan option for their employees.

	Plan 1 Base Option	Plan 2 Mid Option	Plan 3 High Option
Annual Maximum, Per Adult	None	\$1,000	\$2,000
Deductible, Per Adult	None	\$50	\$50
<b>Covered Services</b>			
<b>DIAGNOSTIC &amp; PREVENTIVE SERVICES</b>			
Oral Exams & Cleanings Limited to 2 in 12 months	100%	100%	100%
X-rays			
<i>Deductibles do not apply for Diagnostic &amp; Preventive services.</i>			
<b>BASIC SERVICES</b>			
Fillings	Not a covered benefit, but DDCO providers are limited to negotiated fees	50% after deductible is met	80% after deductible is met
Endodontics, Periodontics, Oral Surgery (extractions)			
<b>MAJOR SERVICES</b>			
Inlays, Onlays, Crowns & Fixed Bridgework	Not a covered benefit, but DDCO providers are limited to negotiated fees	50% after deductible is met	80% after deductible is met
Implants, Complete & Partial Dentures			
<b>RATES</b>			
Per Adult	\$12.57	\$27.67	\$33.88

All maximums are on a calendar-year basis. Limitations are per person. **These plans are for adults only (19 and older).**

You must see a Delta Dental of Colorado PPO provider for all services to receive benefits. If you receive treatment from a non-PPO provider, you will be responsible for all the fees charged by the provider. This chart provides only a brief description of services covered. The benefit booklet will provide a more complete explanation of coverage, including limitations and exclusions. If there are differences between this summary of benefits and the benefit booklet, the benefit booklet will govern.

See reverse for dual plan options.

## Patient Direct Plans for Dual Choice Options

Patient Direct, Delta Dental's discount dental plan, can be added to plans 2 and 3 to create two options for your employees. Patient Direct is not an insurance plan, but it provides significant savings on certain dental procedures. With Patient Direct, there are no maximums, no waiting periods, no annual deductible, and no claims to file. In order to get the discounts, members **must select a dentist from the 900-dentist Patient Direct provider network** (online at [deltadentalco.com/patientdirect](http://deltadentalco.com/patientdirect)).

These dual choice options are available only to groups with four enrolled employees (at least one in each plan). For more information about plan options, contact your broker or your Kaiser Permanente sales representative.

	Dual Choice Option 4		Dual Choice Option 5	
	Plan 4* Patient Direct	Plan 2 Mid Option	Plan 5** Patient Direct	Plan 3 High Option
<b>Annual Maximum, Per Adult</b>	None	\$1,000	None	\$2,000
<b>Deductible, Per Adult</b>	None	\$50	None	\$50
<b>Covered Services</b>				
<b>DIAGNOSTIC &amp; PREVENTIVE SERVICES</b>				
<b>Oral Exams &amp; Cleanings</b> Limited to 2 in 12 months	See copay schedule	100%	See copay schedule	100%
<b>X-rays</b>				
<b>BASIC SERVICES</b>				
<b>Fillings</b>	See copay schedule	50% after deductible is met	See copay schedule	80% after deductible is met
<b>Endodontics, Periodontics, Oral Surgery (extractions)</b>				
<b>MAJOR SERVICES</b>				
<b>Inlays, Onlays, Crowns &amp; Fixed Bridgework</b>	See copay schedule	50% after deductible is met	See copay schedule	80% after deductible is met
<b>Implants, Complete &amp; Partial Dentures</b>				
<b>RATES</b>				
<b>Per Adult</b>	\$12.75	\$27.67	\$12.75	\$33.88

\*Plan 4 Patient Direct is a dual-option with Plan 2. \*\*Plan 5 Patient Direct is a dual-option with Plan 3.

**Important Note:** Patient Direct is not insurance; it is a dental discount plan.

[deltadentalco.com](http://deltadentalco.com)  
[kp.org](http://kp.org)