

Delta Dental EPO

Denver Employees Retirement Plan (DERP) #00000011356 - EPO

MAXIMUM BENEFIT - Calendar Year Maximum		Unlimited – See copayment schedule for additional details.
Orthodontic Lifetime		Unlimited – See copayment schedule for additional details.
CALENDAR YEAR DEDUCTIBLE		No Deductible
PPO DENTIST	COVERED SERVICES*	BENEFIT INFORMATION (subject to Delta Dental guidelines)
DIAGNOSTIC AND PREVENTIVE SERVICES		
Co-payment (see attached schedule of Co-payment listings)	Oral Exams (all exam types including consultation) & Cleanings	Twice in a calendar year.
	X-Rays	Bitewings: Once in a calendar year / Full Mouth: Once in a 60-month period.
	Fluoride	Twice in a calendar year, through age 15
	Space Maintainers	For posterior primary teeth for children through age 13
	Sealants	Once per tooth in 36 months on unrestored molars in children through age 14
BASIC SERVICES		
Co-payment (see attached schedule of Co-payment listings)	Fillings (Amalgam, Resin & Composite)	Benefits on the same surface limited to 1 in 12 months
	Oral Surgery (Extractions)	Please see benefit booklet for details
	General Anesthesia	Benefit with covered Oral Surgery only
	Surgical Periodontics (gum)	Benefit once every 36 months
	Root Canal Therapy	Please see benefit booklet for details
MAJOR SERVICES		
Co-payment (see attached schedule of Co-payment listings)	Crowns	Benefit 1 in 60-months on same tooth. Not a benefit for children under age 12.
	Dentures, Partials, Bridges	Benefit 1 in 60 months. Not a benefit under age 16.
	Bridge/Denture Repair	Please see benefit booklet for details
	Denture Rebase/Reline	Benefit 6 month after initial insertion and once in 36 months.
ORTHODONTICS (Adult and Child)		
Co-payment (see attached schedule of Co-payment listings)	Complete Orthodontic Evaluation	
	Active Orthodontic Treatment	

The EPO benefits are based on the PPO Schedule of Allowance less any co-pays. Only services listed in the copayment schedule are covered. You must see a PPO dentist for services as there is no benefit outside of the PPO network.

Open Enrollment applies. Members may add coverage once per year.

Find a PPO Dentist: deltadentalco.com or call (800)610-0201.

This is a brief description of services covered under your dental plan. Please refer to the Employee Benefit Booklet for full plan details. If differences exist between this summary and the Employee Benefit Booklet, the Employee Benefit Booklet will govern.

Exclusive Panel Option: Copay

A feature of Delta Dental PPO™



HOW DOES AN EPO PLAN WORK?

EPO Plan = PPO Provider Network

With the Delta Dental Exclusive Panel Option (EPO) copay plan, you must see a PPO provider in order to receive benefits.* If you receive treatment from a non-PPO provider, you will be responsible for all fees charged.

Advantages of the Delta Dental EPO Copay Plan:

- **SAVINGS:** With this EPO Copay plan, payments are based on a copayment schedule. Dentists submit codes to identify the services performed, and those codes determine which copayment applies. You are responsible for your copayment at the time of service. A list of codes along with the corresponding copayments can be found in the benefit booklets posted on your employer's website or that you received in the mail. 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.
- **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 **2,200 participating providers across Colorado and 114,000 nationwide**. Network providers file claims directly with Delta Dental on your behalf and accept Delta Dental's reimbursement in full.

*If your plan covers orthodontia, please note that if you are in the middle of orthodontic treatment and your provider is not in the Delta Dental PPO network, your treatment will not be covered under the EPO copay plan.

LOOKING FOR A PPO PROVIDER?



Visit our website at deltadentalco.com and use our Find a Dentist search tool. Make sure to limit your search to PPO providers.



Download our free mobile app for iPhone or Android and tap on Find a Dentist.



Contact customer service via email at customer_service@ddpco.com or toll-free at 1-800-610-0201.