



Small Business Solutions

Expect more. Save more. Smile more.

Delta Dental of Colorado does more to help small businesses create plans that best fit the oral and vision health needs of their employees, to give them cost options to meet the demands of their bottom line, and to provide seamless service and a single bill.



Expect more. Save more. Smile more.

Delta Dental of Colorado is the largest — and only nonprofit — dental benefits carrier in Colorado. We provide exceptional dental benefits backed by **unparalleled expertise, superior service**, and a **commitment to the community** — which is how we keep our clients, their employees, and their families satisfied year after year.

Your business may be small...but Delta Dental of Colorado thinks you're a big deal. We offer small businesses more plan design flexibility, more provider choices, more cost savings, and more world-class service for the best dental and vision benefits for you, your employees, and your bottom line.



More flexibility

Your business may be small, but you think big... and Delta Dental of Colorado gives you **more plan options** to do that with your dental and vision benefits. Our plans give you the ability to get the right level of benefits for the right price to keep employees healthy, happy, and productive.



More dentists

Delta Dental of Colorado offers the state's largest dental network with more than nine out of 10 dentists in the state participating. This gives small businesses and their employees **more access to care and higher in-network utilization rates, which means more savings.**



More expert service

With Delta Dental, it's simple for employees to understand and use their benefits. We offer **more ways for employers and members to get experienced guidance from dental and vision experts** — phone, email, and online tools can help them find a dentist, get treatment estimates, and review benefits.



More cost savings

Our Delta Dental PPO Plus Premier™ network offers the highest net effective discount, **which saves our members more** on oral health care. On average, we save our members 34.1% off provider charges, which is the industry's best net effective discount.

Table of Contents

3	Small Business Solutions
4	More Plan Options
5	More Value-Adds
6	Dental & Vision Bundles
8-16	NEW! Traditional Dental Plans Plans for 2-9 subscribers
8	Standard & Enhanced Contracts
9	Delta Dental PPO™ 1500
10	Delta Dental PPO 2000
11	Delta Dental PPO Plus Premier™ 1000
12	Delta Dental PPO Plus Premier 1500
13	Delta Dental PPO Plus Premier 2000
14-15	Plans for 10-49 subscribers Delta Dental Flex Choice
16	Plans for 50+ subscribers Plans for 50+ Ultimate Choice
18	NEW! Copay Dental Plans Clear
20	Dental Savings Plans Delta Dental Patient Direct®
22-23	Vision Plans DeltaVision®
23	DeltaVision Plan Comparison
25-28	Underwriting Guidelines

Small Business Solutions

Healthy employees for a healthier business

Why is it so important for businesses to offer dental and vision benefits to their employees? Because coverage can help keep them — and the business — healthy.

Chronic or untreated oral health problems matter. In fact, \$45 billion is lost in productivity each year due to untreated oral diseases. But employees with dental and vision benefits are more likely to make preventive care appointments, which help diagnose and treat issues early — **one reason why 91% of adults believe that a dental visit is as important as an annual physical.**

Dental and vision benefits can help keep employees healthy, so they can be happy at home and productive at work. **More prevention. More productivity. That's a win-win for everybody.**

Recruit and retain top talent

Nearly nine out of 10 employees consider dental benefits an important factor when choosing a job.

Dental and vision plans from Delta Dental of Colorado are a great way for small businesses to stand out from

the competition. By offering the same benefits as larger employers, these plans help attract and retain top talent. Vision benefits also matter to employees. More than three out of four U.S. adults use some form of vision correction.

Delta Dental of Colorado does more to find savings and solutions for small group dental and vision benefits.

- More plan options
- More flexibility
- More providers
- More cost savings
- More value-adds
- More service
- More expertise

You can access all of our small business plans on our website at deltadentalco.com/smallbusiness.

More Plan Options

More plan enhancements to give employers the most robust benefit offerings to fit their employees' needs *and* their bottom line.



Right Start 4 Kids[®]

Coverage for children up to their 13th birthday at 100% coinsurance for Diagnostic & Preventive, Basic, and Major services, with no deductible, when an in-network provider is seen.*



Prevention First

Diagnostic & Preventive visits will not count against the annual maximum when an in-network provider is seen, stretching members' benefits even further.*



DeltaVision[®]

In partnership with industry-leader VSP[®], our vision plans offer flexible and quality benefits with the same superior network access members get from Delta Dental's dentist network.**



Delta Dental Patient Direct[®]

Delta Dental Patient Direct is not an insurance plan. It provides members significant savings on certain dental procedures and can be a great way to round out benefit offerings with a low-cost alternative to traditional insurance plans.***

*Available with the Enhanced Offering.

**Available as a stand-alone or bundled plan option.

***Available as a stand-alone or dual option with a traditional plan or a vision plan.

See Underwriting Guidelines on page 25 for more information.

More Value-Adds

Delta Dental of Colorado offers more value-adds to ensure that employee wellness is a priority.

Hearing care, interest-free financing for health care, and discounts on health care items all help contribute to better overall well-being. The following benefits are included with all Delta Dental of Colorado small group plans.*



DeltaHearing®

Through DeltaHearing in partnership with YesHearing, an innovative leader in the hearing health space, members have access to a \$150 in-home hearing test with the best pricing — featuring exclusive Delta Dental discounts on a variety of brands and tiers of hearing aids. Members can also extend these hearing aid discounts to their close family members with a \$150 copay on the hearing test. Learn more at deltadentalco.com/deltahearing.

*Teledentistry is available on all plans. You can learn more at teledentistry.com/insurance-carriers/delta-dental-colorado.



Healthcare Spending Card

The future of health care spending is here with the Lane Health Healthcare Spending Card. This innovative new spending solution not only creates better access to health care, but it's also a smarter way to pay for it. With no annual fee and 0% financing options for employees and no cost or credit risk to employers, it's a win for groups of all sizes! More information at deltadentalco.com/lanehealth.



LifeMart Member Discounts

LifeMart is an exclusive discount and savings platform that Delta Dental of Colorado members receive at no additional cost. LifeMart provides savings on everyday items, travel, entertainment, and more. Members simply have to sign up to begin receiving curated discount offers, giving them more ways to save and enjoy life. Learn more at deltadentalco.com/lifemart.

Dental & Vision Bundles

Combine plans for more comprehensive coverage with less complexity.

Studies show that dental benefits make employees happier, healthier, and more productive. A high-quality dental plan helps attract the best employees, too. Bundled dental and vision benefits are not out of reach.

Delta Dental of Colorado gives small businesses more options to combine plans that fit the different needs of employees in one seamless package and one bill. That's a unique advantage you won't find anywhere else! We offer robust and flexible dental and vision plans with a variety of copayment and coinsurance options, allowances, and frequencies so employers can choose what works for them and their employees.

Clear benefits and smart savings are always in focus with dental and vision plans from Delta Dental of Colorado.

With bundled dental and vision plans starting at \$18 a month, it makes sense why so many people choose Delta Dental of Colorado.



Example: Dental & Vision Bundle	
DeltaVision®	Delta Dental Patient Direct®
DeltaVision 150 Plan subscriber	3-Tier 4-Tier Employee only
\$6.25*	\$11.75
Combined Total Bundle Value: \$18	

*Average DeltaVision premium for subscriber only.

Traditional Dental Plans

Innovative products with flexible options for small businesses to create a plan that best fits the oral health needs of their employees AND their bottom line.

Standard & Enhanced Contracts

By giving employers the option of choosing either a Standard or Enhanced version of each small group dental plan, we give them the opportunity to customize according to the needs of their employees and their budget. This allows them to find the right benefits at the right price point to drive increased utilization of the right services to keep employees healthy, happy, and productive.

Standard Offering

The Standard plans are comprehensive offerings that start at a lower price point. With the Standard version of the dental plans:

- Diagnostic & Preventive (D&P) services apply to the annual maximum.
- Oral Surgery, Endodontics, and Periodontics are covered under Major services.
- Posterior composite (tooth-colored) fillings are only partially covered and are reimbursed up to the equivalent cost of an amalgam (silver-colored) filling.
- Implants (surgical) are not covered.
- Standard Contract frequencies and limitations apply.

Enhanced Offering



The Enhanced plans offer more robust benefits, including:

- Prevention First: A plan enhancement in which Diagnostic & Preventive (D&P) procedure costs do not apply to annual maximum.
- Right Start 4 Kids®: A unique plan feature that covers children up to their 13th birthday at 100% coinsurance* and helps remove cost barriers to dental care.
- Oral Surgery, Endodontics, and Periodontics are covered under Basic services.
- Posterior composite (tooth-colored) fillings are covered.
- Implants (surgical) are covered.
- Enhanced Contract frequencies and limitations apply.


For more information on the Standard and Enhanced contracts and what is included, please go to deltadentalco.com/smallbusiness or ask your sales or account manager.

*Check plan benefits for more information about requirements, limitations, and exclusions.


Plans for groups with 2-9 subscribers

	Standard PPO 1500		Enhanced PPO 1500	
Delta Dental PPO™ 1500	 See a Delta Dental PPO™ Provider	See a Delta Dental Premier® or Any Other Provider	 See a Delta Dental PPO Provider	See a Delta Dental Premier or Any Other Provider
Annual Deductible — Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Individual Annual Maximum	\$1,500	\$1,500	\$1,500	\$1,500
Diagnostic & Preventive Services	100%	80%	100%	80%
Basic Restorative Services	80%*	80%*	80%*	80%*
Endodontics, Periodontic & Oral Surgery Services	50%*	50%*	80%*	80%*
Major Restorative Services	50%*	50%*	50%*	50%*
Prevention First Diagnostic & Preventive visits will not count against your annual maximum when an in-network provider is seen.	No	No	Yes	Yes
Right Start 4 Kids® Coverage for children up to their 13th birthday at 100% coinsurance for Diagnostic & Preventive, Basic, and Major services, with no deductible, when an in-network provider is seen.	No	No	Yes	Yes
Surgical Implants & Posterior Composite Fillings	No	No	Yes	Yes
Frequencies & Limitations Contract	Standard Contract	Standard Contract	Enhanced Contract	Enhanced Contract

This plan can be combined with:





DeltaVision*





Delta Dental Patient Direct*

*Deductible applies

Plans for groups with 2-9 subscribers



Delta Dental PPO™ 2000	Standard PPO 2000		Enhanced PPO 2000	
	 See a Delta Dental PPO™ Provider	See a Delta Dental Premier® or Any Other Provider	 See a Delta Dental PPO Provider	See a Delta Dental Premier or Any Other Provider
Annual Deductible — Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Individual Annual Maximum	\$2,000	\$2,000	\$2,000	\$2,000
Diagnostic & Preventive Services	100%	90%	100%	90%
Basic Restorative Services	80%*	80%*	80%*	80%*
Endodontics, Periodontic & Oral Surgery Services	50%*	50%*	80%*	80%*
Major Restorative Services	50%*	50%*	50%*	50%*
Prevention First Diagnostic & Preventive visits will not count against your annual maximum when an in-network provider is seen.	No	No	Yes	Yes
Right Start 4 Kids® Coverage for children up to their 13th birthday at 100% coinsurance for Diagnostic & Preventive, Basic, and Major services, with no deductible, when an in-network provider is seen.	No	No	Yes	Yes
Surgical Implants & Posterior Composite Fillings	No	No	Yes	Yes
Frequencies & Limitations Contract	Standard Contract	Standard Contract	Enhanced Contract	Enhanced Contract

This plan can be combined with:






*Deductible applies

Plans for groups with
2-9 subscribers



Delta Dental PPO Plus Premier™ 1000	Standard PPO Plus Premier 1000		Enhanced PPO Plus Premier 1000	
	 See a Delta Dental PPO™ Provider	See a Delta Dental Premier® or Any Other Provider	 See a Delta Dental PPO Provider	See a Delta Dental Premier or Any Other Provider
Annual Deductible — Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Individual Annual Maximum	\$1,000	\$1,000	\$1,000	\$1,000
Diagnostic & Preventive Services	100%	80%	100%	80%
Basic Restorative Services	80%*	80%*	80%*	80%*
Endodontics, Periodontic & Oral Surgery Services	50%*	50%*	80%*	80%*
Major Restorative Services	50%*	50%*	50%*	50%*
Prevention First Diagnostic & Preventive visits will not count against your annual maximum when an in-network provider is seen.	No	No	Yes	Yes
Right Start 4 Kids® Coverage for children up to their 13th birthday at 100% coinsurance for Diagnostic & Preventive, Basic, and Major services, with no deductible, when an in-network provider is seen.	No	No	Yes	Yes
Surgical Implants & Posterior Composite Fillings	No	No	Yes	Yes
Frequencies & Limitations Contract	Standard Contract	Standard Contract	Enhanced Contract	Enhanced Contract

This plan can be combined with:






*Deductible applies

Plans for groups with
2-9 subscribers



	Standard PPO Plus Premier 1500		Enhanced PPO Plus Premier 1500	
Delta Dental PPO Plus Premier™ 1500	 See a Delta Dental PPO™ Provider	See a Delta Dental Premier® or Any Other Provider	 See a Delta Dental PPO Provider	See a Delta Dental Premier or Any Other Provider
Annual Deductible — Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Individual Annual Maximum	\$1,500	\$1,500	\$1,500	\$1,500
Diagnostic & Preventive Services	100%	100%	100%	100%
Basic Restorative Services	80%*	80%*	80%*	80%*
Endodontics, Periodontic & Oral Surgery Services	50%*	50%*	80%*	80%*
Major Restorative Services	50%*	50%*	50%*	50%*
Prevention First Diagnostic & Preventive visits will not count against your annual maximum when an in-network provider is seen.	No	No	Yes	Yes
Right Start 4 Kids® Coverage for children up to their 13th birthday at 100% coinsurance for Diagnostic & Preventive, Basic, and Major services, with no deductible, when an in-network provider is seen.	No	No	Yes	Yes
Surgical Implants & Posterior Composite Fillings	No	No	Yes	Yes
Frequencies & Limitations Contract	Standard Contract	Standard Contract	Enhanced Contract	Enhanced Contract

This plan can be combined with:






*Deductible applies

Plans for groups with
2-9 subscribers



Delta Dental PPO Plus Premier™ 2000	Standard PPO Plus Premier 2000		Enhanced PPO Plus Premier 2000	
	 See a Delta Dental PPO™ Provider	See a Delta Dental Premier® or Any Other Provider	 See a Delta Dental PPO Provider	See a Delta Dental Premier or Any Other Provider
Annual Deductible — Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Individual Annual Maximum	\$2,000	\$2,000	\$2,000	\$2,000
Diagnostic & Preventive Services	100%	100%	100%	100%
Basic Restorative Services	90%*	80%*	90%*	80%*
Endodontics, Periodontic & Oral Surgery Services	60%*	50%*	90%*	80%*
Major Restorative Services	60%*	50%*	60%*	50%*
Prevention First Diagnostic & Preventive visits will not count against your annual maximum when an in-network provider is seen.	No	No	Yes	Yes
Right Start 4 Kids® Coverage for children up to their 13th birthday at 100% coinsurance for Diagnostic & Preventive, Basic, and Major services, with no deductible, when an in-network provider is seen.	No	No	Yes	Yes
Surgical Implants & Posterior Composite Fillings	No	No	Yes	Yes
Frequencies & Limitations Contract	Standard Contract	Standard Contract	Enhanced Contract	Enhanced Contract



This plan can be combined with:






*Deductible applies

Plans for groups with
10-49 subscribers

Delta Dental Flex Choice	Flex Choice A Plan		Flex Choice B Plan	
	 See a Delta Dental PPO™ Provider	See a Delta Dental Premier® or Any Other Provider	 See a Delta Dental PPO Provider	See a Delta Dental Premier or Any Other Provider
Diagnostic & Preventive Services	100%	100%	100%	80%
Basic Restorative Services	80%*	80%*	80%*	80%*
Major Restorative Services	50%*	50%*	50%*	50%*



Delta Dental Flex Choice	Flex Choice C Plan		Flex Choice D Plan	
	 See a Delta Dental PPO™ Provider	See a Delta Dental Premier® or Any Other Provider	 See a Delta Dental PPO Provider	See a Delta Dental Premier or Any Other Provider
Diagnostic & Preventive Services	100%	90%	100%	100%
Basic Restorative Services	80%*	80%*	90%*	80%*
Major Restorative Services	50%*	50%*	60%*	50%*

This plan can be combined with:  

*Deductible applies

Plans for groups with **10-49 subscribers**

Delta Dental Flex Choice	Flex Choice E Plan		Flex Choice F Plan	
	See a Delta Dental PPO™ Provider	See a Delta Dental Premier® or Any Other Provider	See a Delta Dental PPO Provider	See a Delta Dental Premier or Any Other Provider
Diagnostic & Preventive Services	100%	80%	100%	80%
Basic Restorative Services	100%*	80%*	70%*	50%*
Major Restorative Services	50%*	50%*	40%*	40%*

This plan can be combined with:  

*Deductible applies

1. Customize your plan: Choose an option from each category.

Product	Contract	Annual Maximum	Ortho (Yes/No) Ortho Lifetime Maximum	Deductible	Oral Surgery, Endodontics, Periodontics
PPO Reimbursement	Standard Contract Frequencies & Limitations	\$750	\$1,000	\$0	Covered in Basic
PPO Plus Premier™		\$1,000	\$1,500	\$25/\$75	
PPO Only	Enhanced Contract Frequencies & Limitations	\$1,250	\$2,000	\$50/\$150	Covered in Major
		\$1,500		\$75/\$225	
		\$2,000			
		\$2,500			

2. Choose secondary benefit features including: Ortho Age Limit, Prevention First, Right Start 4 Kids®, Posterior Composite Fillings, Surgical Implants

Plans for groups with
50-99 subscribers

Ultimate Choice

These plans are fully customizable, including coinsurance percentages.

Delta Dental of Colorado can match any existing or desired plan benefits and coverage options.

1. Customize your plan: Choose an option from each category.

Product	Contract	Annual Maximum	Ortho (Yes/No) Ortho Lifetime Maximum	Deductible	Oral Surgery, Endodontics, Periodontics
PPO™ Reimbursement	Standard Contract Frequencies & Limitations	\$750	\$1,000	\$0	Covered in Basic
PPO Plus Premier™		\$1,000	\$1,500	\$25/\$75	
PPO Only	Enhanced Contract Frequencies & Limitations	\$1,250	\$2,000	\$50/\$150	Covered in Major
		\$1,500	Custom Option	\$75/\$225	
		\$2,000			
		\$2,500			
		Custom Option			

2. Secondary benefit features that can be chosen include: Ortho Age Limit, Prevention First, Right Start 4 Kids®, Posterior Composite Fillings, Surgical Implants

Copay Dental Plans

The Clear Plan is a straightforward way to give employees access to the Delta Dental PPO™ provider network with set fees for dental services. More clarity and more utilization for better oral health.

Clear Plan

Introducing the Clear Plan for small businesses!

Just like our popular Clear Plan for individuals and families, we are now offering Clear for small groups with 10–99 enrolled employees to take the guesswork out of dental expenses. Members will now know before they go to the dentist exactly what their share of the cost for any service will be. There are no deductibles, no waiting periods for benefits to begin, no percentages to worry about, no annual dollar maximums...**and members still have access to the entire Delta Dental PPO™ network!** More clarity and more choice for employees means more utilization of benefits and better oral health...a win-win for everyone.

Choose from:

- Clear Value
- Clear Value+
- Clear Premium



The Clear Plan covers only the procedures shown in the fee schedules linked below. Any procedures not listed will be paid at the provider's listed fee.

deltadentalco.com/clear

Dental Savings Plans

An alternative to traditional dental insurance, a dental savings plan can provide significant discounts on certain dental procedures at a low premium cost. It's a great way to present employees with more options.

Delta Dental Patient Direct®

Delta Dental Patient Direct can give employees more ways to access dental care.

Patient Direct is not an insurance plan. It's a dental savings plan that provides members with significant discounts on certain dental procedures. With Patient Direct, there are no maximums, no waiting periods, no annual deductible, and no claims to file. Payment is from the member directly to the provider.

All Delta Dental Patient Direct members have access to savings on vision and hearing services and products through partnerships with VSP® Savings Pass and DeltaHearing® in partnership with YesHearing — both of which have industry-leading networks and discounts. Additionally, members can get a prescription savings card through AlphaRX, interest-free payment plans through Lane Health's Healthcare Spending Card, and teledentistry through [Teledentistry.com](https://www.teledentistry.com).

This plan can be combined with a traditional plan at a lower enrollment threshold than what other carriers offer. For more information, go to deltadentalco.com/patientdirect.



Patient Direct is not insurance — it is a discount plan — but it still saves members a lot of money on dental care.			
Procedure	Standard Fees* (non-discounted)	Member Cost with Patient Direct*	Member Savings*
Routine Office Visit	\$72	\$0	\$72
Full-mouth X-ray	\$87	\$39	\$48
Adult Cleaning	\$123	\$50	\$73
Filling	\$310	\$135	\$175
Crown	\$1,475	\$725	\$750

*The chart above serves as an illustration only. Actual costs and savings may vary.

DeltaVision® in partnership with VSP®

Clear benefits and smart savings are always in focus with DeltaVision.

150 Plan, 175 Plan, 175+EasyOptions Plan

Delta Dental of Colorado and VSP have partnered to bring best-in-class vision benefits to complement our dental benefits. That means flexible, quality benefits that will make employees smile.



Member Savings & Seamless Service

Members get best-in-class dental from Delta Dental and best-in-class vision benefits from DeltaVision in one seamless package and one bill. That's a unique advantage that makes it easier for employers to manage benefits and employees to use them.



Provider Choice

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



Quality Vision Care

Members get great care from a VSP network doctor, including a WellVision Exam®. This comprehensive eye exam not only helps employees see better but helps a doctor detect signs of eye problems and other health conditions, like diabetes and high blood pressure.



KidsCare Plan Enhancement

The KidsCare enhancement (which is available on the DeltaVision 150 plan) is another way DeltaVision works to address cost barriers to care. Through this plan, dependent children get two exams every calendar year, fully covered after copay.

DeltaVision resources and plan information.
deltadentalco.com/deltavision

Plan Comparison

For more information, go to deltadentalco.com/deltavision.

DeltaVision®	DeltaVision 150	DeltaVision 175	DeltaVision 175+
WellVision Exam® Copay	\$10	\$10	\$10
Prescription Glasses Copay	\$25	\$25	\$25
Frame Allowance	\$150	\$175	\$175
Contact Allowance (instead of glasses)	\$150	\$175	\$175
Frequency of Service (exam/lens/frame)*	12/12/24	12/12/12	12/12/12
EasyOptions**	Not Included	Not Included	Included
LightCare™***	Not Included	Not Included	Included
KidsCare****	Included	Not Included	Not Included

*Frequency of Service (exam/lens/frame) is based on the calendar year.

**EasyOptions is a customization feature that gives members the option for one of the following upgrades at the time of service: additional \$100 frame allowance, additional \$50 lens allowance, progressive lenses, light-reactive lenses, or anti-glare coating.

***LightCare is a customization feature that gives members the option to use a \$275 allowance for ready-made non-prescription sunglasses or ready-made non-prescription blue-light-filtering glasses, instead of prescription glasses or contacts.

****KidsCare includes two fully covered comprehensive eye exams plus one additional pair of covered frames or lenses for dependent children.

Underwriting Guidelines

Delta Dental of Colorado

Small Group Underwriting Guidelines

	Small Group Pool 2-9 Subscribers	Small Group Pool 10-49 Subscribers	Small Group Pool 50-99 Subscribers	Small Group Clear Plans	Delta Dental Patient Direct®	DeltaVision®
Group Size	2-9 subscribers	10-49 subscribers	50-99 subscribers	10-99 subscribers	2-99 subscribers	2-99 subscribers
Effective Dates	1st of the month	1st of the month	1st of the month	1st of the month	1st of the month	1st of the month
Rates	<ul style="list-style-type: none"> 12- and 24-month rates Based on the number of subscribers enrolled 4-tier only 	<ul style="list-style-type: none"> 12- and 24-month rates Based on the number of subscribers enrolled 3- and 4-tier 	<ul style="list-style-type: none"> 12- and 24-month rates Based on the number of subscribers enrolled 2-, 3-, and 4-tier 	<ul style="list-style-type: none"> 12- and 24-month rates Based on the number of subscribers enrolled 4-tier only 	<ul style="list-style-type: none"> 12- and 24-month rates Rate guarantee must match PPO plan 3-tier (does not have to match PPO plan) 	<ul style="list-style-type: none"> 12- and 24-month rates Rate guarantee must match dental plan 3- and 4-tier
Product Options	<ul style="list-style-type: none"> Choose from a menu of plans with competitive price points Standard and Enhanced options available Active plan designs steer members to PPO™ providers Orthodontia coverage not available 	<ul style="list-style-type: none"> Contributory and Voluntary More plan customization Prevention First and Right Start 4 Kids® (RS4K) PPO Dual Choice available for groups with 25+ subscribers, 10+ subscribers with Delta Dental Patient Direct® Child and Adult Orthodontia available 	<ul style="list-style-type: none"> Contributory and Voluntary Full plan customization Prevention First and RS4K Dual Choice available with at least three benefit differentiators Child and Adult Orthodontia available 	<ul style="list-style-type: none"> Select from three copay schedules at various price points Patient transparency PPO network only No annual maximum Office visit copay may apply 	<ul style="list-style-type: none"> Dental savings plan Can be paired with PPO plan No maximums, no waiting periods, no deductible, no claims 	<ul style="list-style-type: none"> Contributory and Voluntary Select from 3 shelf plans EasyOptions available Consolidated billing with dental coverage
Benefit Waiting Periods	<ul style="list-style-type: none"> No benefit waiting periods 	<ul style="list-style-type: none"> 12-month waiting period on Orthodontia services for voluntary contracts Will waive benefit waiting periods with proper documentation 	<ul style="list-style-type: none"> 12-month waiting period on Orthodontia services for voluntary contracts Will waive benefit waiting periods with proper documentation 	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> None
Eligibility	<ul style="list-style-type: none"> Coverage for dependents up to 26 1099 employees: Must be exclusively employed 	<ul style="list-style-type: none"> Coverage for dependents up to 26 1099 employees: Must be exclusively employed 	<ul style="list-style-type: none"> Coverage for dependents up to 26 1099 employees: Must be exclusively employed 	<ul style="list-style-type: none"> Coverage for dependents up to 26 1099 employees: Must be exclusively employed 	<ul style="list-style-type: none"> Coverage for dependent children up to age 26 1099 employees: Must be exclusively employed 	<ul style="list-style-type: none"> Coverage for dependent children up to age 26 1099 employees: Must be exclusively employed

	Small Group Pool 2-9 Subscribers	Small Group Pool 10-49 Subscribers	Small Group Pool 50-99 Subscribers	Small Group Clear Plans	Delta Dental Patient Direct®	DeltaVision®
Open Enrollment	<ul style="list-style-type: none"> Yes. No late entrants. 	<ul style="list-style-type: none"> Yes. No late entrants. 	<ul style="list-style-type: none"> Yes. No late entrants. 	<ul style="list-style-type: none"> Yes. No late entrants. 	<ul style="list-style-type: none"> Yes. No late entrants. Match PPO plan 	<ul style="list-style-type: none"> Yes. No late entrants. Match dental coverage Enrollment does not have to be tied to dental
Participation (Contributory)	<ul style="list-style-type: none"> Minimum of 50% participation and 2 subscribers enrolled (3 if Dual Choice with Delta Dental Patient Direct®) <p style="text-align: center;">AND</p>	<ul style="list-style-type: none"> Minimum of 50% participation and 10 subscribers enrolled (combined if Dual Choice) <p style="text-align: center;">AND</p>	<ul style="list-style-type: none"> Minimum of 50% participation and 50 subscribers enrolled (combined if Dual Choice) <p style="text-align: center;">AND</p>	<ul style="list-style-type: none"> Minimum of 50% participation and 10 subscribers enrolled (Combined if Dual Choice) <p style="text-align: center;">AND</p>	<ul style="list-style-type: none"> Match PPO plan <p style="text-align: center;">AND</p>	<ul style="list-style-type: none"> Minimum of 50% participation and 2 subscribers enrolled <p style="text-align: center;">AND</p>
Employer Contribution (Contributory)	<ul style="list-style-type: none"> Greater than or equal to 50% employer contribution 	<ul style="list-style-type: none"> Greater than or equal to 50% employer contribution 	<ul style="list-style-type: none"> Greater than or equal to 50% employer contribution 	<ul style="list-style-type: none"> Greater than or equal to 50% employer contribution 	<ul style="list-style-type: none"> Match PPO plan 	<ul style="list-style-type: none"> Greater than or equal to 50% employer contribution
Participation (Voluntary)	<ul style="list-style-type: none"> Minimum of 20% participation and 2 subscribers enrolled (3 if Dual Choice with Delta Dental Patient Direct®) <p style="text-align: center;">OR</p>	<ul style="list-style-type: none"> Minimum of 20% participation and 10 subscribers enrolled (combined if Dual Choice) <p style="text-align: center;">OR</p>	<ul style="list-style-type: none"> Minimum of 20% participation and 50 subscribers enrolled (combined if Dual Choice) <p style="text-align: center;">OR</p>	<ul style="list-style-type: none"> Minimum of 20% participation and 10 subscribers enrolled (combined if Dual Choice) <p style="text-align: center;">OR</p>	<ul style="list-style-type: none"> Match PPO plan <p style="text-align: center;">OR</p>	<ul style="list-style-type: none"> Minimum of 20% participation and 2 subscribers enrolled <p style="text-align: center;">OR</p>
Employer Contribution (Voluntary)	<ul style="list-style-type: none"> Less than or equal to 50% employer contribution 	<ul style="list-style-type: none"> Less than or equal to 50% employer contribution 	<ul style="list-style-type: none"> Less than or equal to 50% employer contribution 	<ul style="list-style-type: none"> Less than or equal to 50% employer contribution 	<ul style="list-style-type: none"> Match PPO plan 	<ul style="list-style-type: none"> Less than 50% employer contribution
Waivers	Valid: <ul style="list-style-type: none"> Group spousal coverage Other group coverage COBRA Medicare/Medi-Cal Military Individual 	Valid: <ul style="list-style-type: none"> Group spousal coverage Other group coverage COBRA Medicare/Medi-Cal Military Individual 	Valid: <ul style="list-style-type: none"> Group spousal coverage Other group coverage COBRA Medicare/Medi-Cal Military Individual 	Valid: <ul style="list-style-type: none"> Group spousal coverage Other group coverage COBRA Medicare/Medi-Cal Military Individual 	Valid: <ul style="list-style-type: none"> Group spousal coverage Other group coverage COBRA Medicare/Medi-Cal Military Individual 	Valid: <ul style="list-style-type: none"> Group spousal coverage Other group coverage COBRA Medicare/Medi-Cal Military Individual
DE-9C	Not required	Not required	Not required	Not required	Not required	Not required

	Small Group Pool 2-9 Subscribers	Small Group Pool 10-49 Subscribers	Small Group Pool 50-99 Subscribers	Small Group Clear Plans	Delta Dental Patient Direct*	DeltaVision®
Payment & Billing	<ul style="list-style-type: none"> ACH required Monthly bill 	<ul style="list-style-type: none"> ACH preferred Monthly bill 	<ul style="list-style-type: none"> ACH preferred Monthly bill 	<ul style="list-style-type: none"> ACH preferred Monthly bill 	<ul style="list-style-type: none"> ACH required for groups with less than 10 subscribers enrolled Monthly bill consolidated with PPO plan 	<ul style="list-style-type: none"> ACH required for groups with less than 10 subscribers enrolled Monthly bill consolidated with dental coverage
Out of state	<ul style="list-style-type: none"> Employer must be headquartered in Colorado At least 50% of subscribers enrolled must reside in the state of Colorado 	<ul style="list-style-type: none"> Employer must be headquartered in Colorado At least 25% of subscribers enrolled must reside in the state of Colorado 	<ul style="list-style-type: none"> Employer must be headquartered in Colorado At least 25% of subscribers enrolled must reside in the state of Colorado 	<ul style="list-style-type: none"> Employer must be headquartered in Colorado At least 50% of subscribers enrolled must reside in the state of Colorado 	<ul style="list-style-type: none"> Employer must be headquartered in Colorado At least 25% of subscribers enrolled must reside in the state of Colorado 	<ul style="list-style-type: none"> Employer must be headquartered in Colorado At least 50% of subscribers enrolled must reside in the state of Colorado
Declined Industry Codes	<ul style="list-style-type: none"> Civic Social Clubs: 8641/813410 Private Households: 8811/814110 Nonclassifiable: 9999 	<ul style="list-style-type: none"> Civic Social Clubs: 8641/813410 Private Households: 8811/814110 Nonclassifiable: 9999 	<ul style="list-style-type: none"> Civic Social Clubs: 8641/813410 Private Households: 8811/814110 Nonclassifiable: 9999 	<ul style="list-style-type: none"> Civic Social Clubs: 8641/813410 Private Households: 8811/814110 Nonclassifiable: 9999 	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> Civic Social Clubs: 8641/813410 Private Households: 8811/814110 Non-classifiable: 9999
Cannabis Industry Codes	<ul style="list-style-type: none"> Allowed 	<ul style="list-style-type: none"> Allowed 	<ul style="list-style-type: none"> Allowed 	<ul style="list-style-type: none"> Allowed 	<ul style="list-style-type: none"> Allowed 	<ul style="list-style-type: none"> Allowed
Groups of 1 Subscriber	<ul style="list-style-type: none"> Not allowed Visit deltadentalcoversme.com for Individual plans 	<ul style="list-style-type: none"> Not allowed Visit deltadentalcoversme.com for Individual plans 	<ul style="list-style-type: none"> Not allowed Visit deltadentalcoversme.com for Individual plans 	<ul style="list-style-type: none"> Not allowed Visit deltadentalcoversme.com for Individual plans 	<ul style="list-style-type: none"> Not allowed Visit deltadentalcoversme.com for Individual plans 	<ul style="list-style-type: none"> Not allowed Visit deltadentalcoversme.com for Individual plans
Broker Commissions	<ul style="list-style-type: none"> 10% standard 	<ul style="list-style-type: none"> 10% standard Custom percentages available 	<ul style="list-style-type: none"> 5% standard Custom percentages available 	<ul style="list-style-type: none"> 10% standard 	<ul style="list-style-type: none"> 10% standard 	<ul style="list-style-type: none"> 10% standard
Professional Employer Organization (PEO)	<ul style="list-style-type: none"> Allowed: Group must exit the PEO and be quoted on its own 	<ul style="list-style-type: none"> Allowed: Group must exit the PEO and be quoted on its own Census data must be provided 	<ul style="list-style-type: none"> Allowed: Group must exit the PEO and be quoted on its own Census data must be provided 	<ul style="list-style-type: none"> Allowed: Group must exit the PEO and be quoted on its own Census data must be provided 	<ul style="list-style-type: none"> Allowed: Group must exit the PEO and be quoted on its own 	<ul style="list-style-type: none"> Allowed: Group must exit the PEO and be quoted on its own

	Small Group Pool 2-9 Subscribers	Small Group Pool 10-49 Subscribers	Small Group Pool 50-99 Subscribers	Small Group Clear Plans	Delta Dental Patient Direct*	DeltaVision®
Stand-alone or with additional line of coverage	<ul style="list-style-type: none"> Stand-alone Dual Choice (with Delta Dental Patient Direct® savings plan) Bundled with DeltaVision® (must have same renewal effective date) 	<ul style="list-style-type: none"> Stand-alone Dual Choice (with PPO plan or Delta Dental Patient Direct savings plan) Bundled with DeltaVision (must have same renewal effective date) 	<ul style="list-style-type: none"> Stand-alone Dual Choice (with PPO plan or Delta Dental Patient Direct savings plan) Bundled with DeltaVision (must have same renewal effective date) 	<ul style="list-style-type: none"> Stand-alone Dual Choice (with PPO plan) Bundled with DeltaVision (must have same renewal effective date) 	<ul style="list-style-type: none"> Stand-alone Dual Choice with PPO plan only (must have same renewal effective date) Minimum 3 enrolled in both PPO plan and Delta Dental Patient Direct combined Bundled with DeltaVision (must have same renewal effective date) 	<ul style="list-style-type: none"> Stand-alone Bundled with dental coverage (must have same renewal effective date) 2% bundling discount on DeltaVision premium
Network	<ul style="list-style-type: none"> Delta Dental PPO™ Delta Dental Premier® 	<ul style="list-style-type: none"> Delta Dental PPO Delta Dental Premier 	<ul style="list-style-type: none"> Delta Dental PPO Delta Dental Premier 	<ul style="list-style-type: none"> Delta Dental PPO 	<ul style="list-style-type: none"> A growing 1,000-provider Delta Dental Patient Direct Network National network available with Alpha Dental Plan 	<ul style="list-style-type: none"> VSP® Network

Forms are available through the sales team or on our website at

dentadentalco.com/smallbusiness

SEND ALL COMPLETED FORMS AND PAYMENT TO:

Delta Dental of Colorado
 Attn: Sales & Client Services
 6465 Greenwood Plaza Blvd., Ste 900
 Centennial, Colorado 80111

Phone: 1-800-610-0201, opt. 3, opt. 2 | Fax: 303-741-4233 | Email: sales@ddpco.com

Colorado **IS** small business.

Delta Dental of Colorado is the dental carrier of choice.

Contact us today.

Corporate Office

6465 Greenwood Plaza Blvd.

Suite 900

Centennial, CO 80111

Phone: 1-800-610-0201

(follow prompts for new sales)

Email: **sales@ddpco.com**

deltadentalco.com



Scan here for small business
resources and plan information.



 **DELTA DENTAL[®]**