Delta Dental PPO Network Only Plan

DENVER HEALTH MEDICAL PLAN, INC.
Group # W2978
Effective: January 1, 2022
This Schedule of Benefits should be read in conjunction with your Subscriber Benefit Booklet. Your Subscriber Benefit Booklet will provide you with additional information about your Delta Dental plan, including information about plan exclusions and limitations. **In the event that you seek treatment from a Non-PPO Provider, you will be responsible for all charges incurred.**

**Control Plan** - Delta Dental of Colorado  
**Benefit Year** - January 1st to December 31st

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>PPO Provider</th>
<th>*Delta Dental Premier Provider</th>
<th>*Non-Participating Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive Services</td>
<td>Plan Pays</td>
<td>Plan Pays</td>
<td>Plan Pays</td>
</tr>
<tr>
<td>Oral Exams and Cleanings</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>X-Rays</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

*All Basic Services, Major Services and Orthodontic Services are not covered benefits under this plan.

*Services provided by a Non-PPO Provider are not a covered benefit.

**Age**

<table>
<thead>
<tr>
<th>Type</th>
<th>Age Limit</th>
<th>Coverage Thru</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Child</td>
<td>26</td>
<td>Month</td>
</tr>
</tbody>
</table>

**Deductible** – None

**Maximum** – None

**Enrollment Type**  
**The enrollment type is Open Enrollment.** Open Enrollment means a period of time each Contract Year occurring prior to the Anniversary Date during which eligible Subscribers may choose to enroll themselves and/or their eligible Dependents in the Plan, or change from one coverage option to another if the Contract issued to the Group permits them to do so. Coverage will become effective on the Group's Anniversary Date.

Where two Subscribers who are spouses and are both eligible for coverage under this contract, they may be enrolled together or separately, but not both. Dependent children may be enrolled under one parent. The term spouse includes a Civil Union Partner.
Under the Delta Dental PPO Network Only plan, all services must be provided by a PPO Participating Provider. In the event services are provided by a Non-PPO Participating Provider, the subscriber or dependent will be responsible for all charges incurred.

- Payment is based upon the PPO Participating Provider’s Allowable fee, or the fee actually charged, whichever is less.
- You are responsible for any applicable coinsurance for covered procedures.
- Claim forms are submitted directly to Delta Dental by the PPO Participating Providers.
- No balance billing with PPO Participating Providers.
- Payment is made directly to the PPO Participating Provider.

No Payment will be made for Services provided by a Provider who is not a PPO Participating Provider.

Delta Dental of Colorado
Group Dental Plan

CONTACT US

Visit Delta Dental’s Website:
www.deltadentalco.com

You can search for a Provider, download a claim form or access other personal account information.

Delta Dental of Colorado
4582 South Ulster Street, Suite 800
Denver, CO 80237

Customer Service:
1-800-610-0201
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ELIGIBILITY
All eligible Subscribers and their dependents that enroll will be covered on the effective date. All Subscribers will become eligible as determined by the employer group.

This policy is effective at 12:00 a.m. on the date of enrollment and will terminate at 11:59 p.m. on the date of termination.

No one may be covered as a Dependent and as a Subscriber under this plan. If both parents are covered as Subscribers, children may be covered as Dependents of one parent only.

Benefits for a Dependent Child will continue until the last day of the calendar month in which the limiting age is reached.

Persons in active military service are not eligible Dependents.

Dependents of an eligible Subscriber may enroll within 31 days of the following:
- The date the Subscriber becomes eligible to enroll. The effective date is that of the subscriber.
- New Dependents must be enrolled within 31 days and will be covered the first of the following month. Newborns and adopted children will be covered on the date of birth or date of placement for adoption.
- The date the Plan is amended to provide Dependent coverage. The Plan becomes effective on the first day of the month following this change.
- The date upon which they lose coverage through another source, if they show proof of loss. (Loss of coverage is any loss due to death, divorce, loss of job, or termination of benefits by the subscriber). The effective date will be the first day of the month following this change.

If not added within the 31 day timeframe, the Dependent can be added during the Open Enrollment period, if applicable.

HOW TO ACCESS YOUR SERVICES AND OBTAIN APPROVAL OF BENEFITS
(Applicable to Managed Care Plans)
How to Find a Provider
There are two easy ways to find out if your Provider is a Delta Dental PPO Network Provider.
1. Visit our website at www.deltadentalco.com or
2. Phone our automated call center at 1-800-610-0201.

The network is subject to change. Please check on the status of your Provider before your next treatment.

You need not obtain approval before being treated. Before starting treatment that may cost $400 or more, you may request an estimate from Delta Dental. Pre-treatment estimates are not required.
BENEFITS/COVERAGE (What is Covered)

COVERED DENTAL SERVICES

DIAGNOSTIC & PREVENTIVE SERVICES

Diagnostic: Certain Services performed to assist the Provider in evaluating the existing conditions and determining the dental care required.

Preventive: Certain Services performed to prevent the occurrence of dental abnormalities or disease.

<table>
<thead>
<tr>
<th>PROCEDURE</th>
<th>BENEFIT DESCRIPTION</th>
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<tbody>
<tr>
<td>Oral Exam and Cleanings</td>
<td>Twice each in a calendar year are covered. For history of prior definitive periodontal treatment, or certain medical conditions, 2 additional cleanings will be provided during the calendar year.</td>
</tr>
<tr>
<td>Bitewing X-rays</td>
<td>Covered once in a calendar year.</td>
</tr>
<tr>
<td>Full Mouth Survey or Panoramic X-ray</td>
<td>Covered once per calendar year under any Delta Dental plan unless documentation of special need is provided.</td>
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</table>

BASIC SERVICES – NOT A COVERED BENEFIT

MAJOR SERVICES – NOT A COVERED BENEFIT
LIMITATIONS/EXCLUSIONS
(What Is Not Covered)

GENERAL LIMITATIONS – ALL SERVICES

a) Alternate Benefits - Often more than one service or supply can be used for treatment. In deciding the amount allowed on a claim, Plan will consider other materials and methods of treatment. Payment will be limited to the Covered Amount for the least costly Covered Service that meets accepted standards of dental care as determined by Delta Dental. The covered person and his Provider may decide on a more costly treatment. Delta Dental will pay toward the cost of the selected procedure at the Coinsurance level shown on the Schedule of Benefits. Payment will be limited to the Covered Amount for the least costly treatment. Only covered services will receive alternate benefits.

b) Temporary services will be covered as part of the final service. The benefit allowed for such service and the final service is limited to the benefit allowed for the final service.

c) Plan will pay Procedures performed at the same time and as part of a primary procedure at the amount allowed for the primary procedure.

d) Services are covered when provided by a person legally permitted to perform such Services and are determined to be Necessary and appropriate. Benefits will be based on the terms of this plan and Delta Dental’s Processing Policies, even if no monies are paid.

e) Pre- and post-operative procedures are considered part of any associated Covered Service. Benefit will be limited to the Covered Amount for the Covered Service.

f) The Covered Amount for a Covered Service Started but not Completed will be limited to the amount determined by Delta Dental.

g) Services related to another category of Covered Services will be covered at the same percentage as the related category of Covered Services.

EXCLUSIONS

a) Services for injuries or conditions which are covered under Worker’s Compensation or employer's liability laws. Services provided by any federal or state agency. Services provided without cost by any city, county or other political subdivision. Any Services for which the person would not have to pay if not insured, except if such exclusion may be prohibited by law.

b) Any Service Started when the person was not covered under this Contract. This includes any Service Started during an applicable Waiting Period.

c) Services for treatment of birth or developmental defects.

d) Any treatment provided primarily for cosmetic purposes. Veneers on teeth and facings or veneers placed on crowns or bridge units for teeth after the first molar will always be considered cosmetic. Delta Dental will limit their allowance to a Covered Service without facings or veneers and the patient is responsible for the remainder of the Provider’s approved fee.

e) Patient management services.

f) Charges for prescribed drugs.

g) Any Experimental or Investigational treatment.

h) Services that may otherwise be covered, but due to the patient’s condition would not prove successful to improve the patient’s oral health.

i) Any treatment done in anticipation of future need (except covered preventive services).

j) Hospital costs or any charges for use of any facility.

k) Services not performed in accordance with Colorado state law. Services by any person other than a person licensed to perform them. Services to treat any condition, other than an oral or dental disease, abnormality or condition.

l) Teaching services.

m) Completion of forms. Providing diagnostic information. Copying of other records.

n) Replacement of lost, stolen or damaged items.

o) Repair of items altered by someone other than a Provider.

p) Any Services not included in Covered Services.

q) Services for which charges would not have been made but for this coverage, except for Services as provided under Medicaid.

r) Missed appointment charges.

s) Preventive control programs, including home care items.

t) Plaque control programs.

u) Self-injury.

v) Provisional splinting.

w) Basic Services are not a covered benefit.

x) Major Services including Crowns, Implants, Bridges and Dentures are not a covered benefit.

MEMBER PAYMENTS RESPONSIBILITY

You must pay deductibles, amounts above the annual maximum, amounts up to the out-of-pocket maximum, and your coinsurance. You must pay charges for Services not covered under this plan. You may be responsible for some part of the premium.

CLAIM PROCEDURES (How to File a Claim)

If you are covered by more than one dental plan, you should file all of your claims with each plan.

Delta Dental will not pay claims submitted more than 12 months after the date of service.
PRE-TREATMENT ESTIMATE
Before starting treatment that may cost $400 or more, you may request an estimate of what is covered. Pre-treatment estimates are not required.

RIGHT TO EXAMINATION
Delta Dental shall have the right and opportunity to examine the person of the individual for whom claim is made when and so often as it may reasonably require during the pendency of claim under the policy.

GENERAL POLICY PROVISIONS

AGREEMENT WITH STATE LAW
Any requirement in this Contract which on its effective date is in conflict with the laws of the state in which any Covered Person lives is hereby changed to the minimum requirement of such laws.

ASSIGNMENT OF BENEFITS
You may assign any benefits of this policy to your dental provider. You may revoke this assignment at any time by sending a written revocation to Delta Dental.

NON-DISCRIMINATION
With regard to participation in its networks, Delta Dental does not discriminate against any provider acting in the scope of his or her license.

COORDINATION OF BENEFITS (COB)

IMPORTANT NOTICE
This is a summary of only a few of the provisions of your health plan to help you understand coordination of benefits. This is not a complete description of all of the coordination rules and procedures, and does not change or replace the language contained in your insurance contract, which determines your benefits. For the complete listing of your policy’s coordination of benefits provisions, please contact your group plan administrator or the state Division of Insurance.

Double Coverage
Family members may be covered by more than one health care plan. This happens, for example, when a husband and wife both work and choose to have family coverage through both employers.

When you are covered by more than one group health plan, state law permits your carriers to follow a procedure called “coordination of benefits” to determine how much each should pay when you have a claim. The aim is to make sure that the combined payments of all plans do not add up to more than your covered health care expenses.

Coordination of benefits (COB) covers a wide variety of circumstances. This is only an outline of some of the most common ones. If your situation is not described, contact your group plan administrator or your state insurance department for a full review of coordination of benefits requirements.

Primary or Secondary?
You will be asked to identify all the plans that cover family members. We need this information to determine whether we are “primary” or “secondary.” The primary plan always pays first.

Any plan which does not contain your state’s coordination of benefits rules will always be primary.

When This Plan is Primary
If you or a family member are covered under another plan in addition to this one, Delta Dental will be primary when:

Your Own Expenses
• The claim is for your own health care expenses, unless you are covered by Medicare and both you and your spouse are retired.

Your Spouse’s Expenses
• The claim is for your spouse, who is covered by Medicare, and you are not both retired.

Your Child’s Expenses
• The claim is for the health care expenses of your child who is covered by this plan and
• you are married and your birthday is earlier in the year than your spouse’s or you are living with another individual, regardless of whether or not you have ever been married to that individual, and your birthday is earlier than that other individual’s birthday. This is known as the “birthday rule”;
• you are separated or divorced and you have informed us of a court decree that makes you responsible for the child’s health care expenses; or
• there is no court decree, but you have primary custody of the child.

Other Situations
We will be primary when any other provisions of state or federal law require us to be.

How We Pay Claims When We Are Primary
When we are the primary plan, we will pay the benefits provided by your contract, just as if you had no other coverage.
How We Pay Claims When We Are Secondary
We will be secondary whenever the rules do not require us to be primary.

When we are the secondary plan, we do not pay until after the primary plan has paid its benefits. We will then pay part or all of the allowable expenses left unpaid. An “allowable expense” is a health care service or expense covered by one of the plans, including copayments and deductibles.

- If there is a difference between the amount the plans allow, we will base our payment on the higher amount. However, if the primary plan has a contract with the Provider, our combined payments will not be more than the contract calls for. Health maintenance organizations (HMO) and preferred Provider organizations (PPO) usually have contracts with their Providers.

- We will determine our payment by subtracting the amount the primary plan paid from the amount we would have paid if we had been primary. We will use any savings to pay the balance of any unpaid allowable expenses covered by either plan.

- If the primary plan covers similar kinds of health care, but allows expenses that we do not cover, we may pay for those expenses. We will not pay an amount the primary plan did not cover because you didn’t follow its rules and procedures. For example, if your plan has reduced its benefit because you did not obtain pre-certification, we will not pay the amount of the reduction, because it is not an allowable expense.

Questions about Coordination of Benefits?
Colorado Division of Insurance
1560 Broadway, Ste 850
Denver, CO 80202
Phone Number: 303-894-7490 or 1-800-930-3745

SUBROGATION
Delta Dental has the right to enforce on its own, or with a covered person, a claim against a third party up to the amount paid by Delta Dental. If Delta Dental pays a claim for injuries to a covered person and the covered person settles with a third party for an amount that includes such costs, the covered person must refund Delta Dental the amount equal to the benefit payment made to, or on behalf of, the covered person.

HIPAA
Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy Rule, your employer has agreed to:

- Not use or disclose health information other than as permitted or as required by law.
- Ensure that any agents who receive protected health information (PHI) agree to the same restrictions that apply to your employer.
- Not use or disclose PHI for employment actions and decisions.
- Report to the Plan any improper use or disclosure of PHI that they are aware of.
- Make PHI available for your own use and provide you with the right to amend or correct your own PHI upon request.
- Provide an accounting of its disclosures to individuals and make its practices relating to the use or disclosure of PHI available to the Secretary of HHS.
- Ensure that there is separation between the Plan and the Plan Sponsor as required by HIPAA. Ensure that there are reasonable security controls.
- If possible, return or destroy all PHI received from the Plan when no longer needed.
- Implement safeguards that protect electronic PHI that is managed on behalf of the group health plan.
- Ensure that any agent to whom it provides electronic PHI agrees to implement security measures to protect the information.
- Report to the group health plan any security incident of which it becomes aware.

NOTICE OF PRIVACY PRACTICES
This notice describes how medical information about you may be used and disclosed and how you can access this information.

Delta Dental is required by law to maintain the privacy of your health information and to provide you with this notice of our legal duties and privacy practices with respect to your health information. We are committed to protecting your health information. This notice is effective on the date your group coverage went into effect.

How We May Use and Disclose Health Information About You
In almost all cases, we may use and disclose protected health information for treatment, payment, and health care operations. For example, we may use and disclose protected health information:

1. To communicate with the provider who provides, coordinates, or manages your care,
2. To determine how much or whom we should pay for covered services,
3. To assess the quality of care that our participating providers provide.

Other categories describing how we may use and disclose your health information are listed below, along with some examples of these uses and disclosures.
**To You and With Your Written Authorization:** We may disclose your health information to you in the manner and for the purposes described in the “Your Rights” section of this Notice. You may revoke your authorization in writing at any time. Your revocation will not affect any use or disclosure permitted by your prior authorization while it was in effect. Without your written authorization, we may not use or disclose your protected health information to any person or for any reason not permitted by law.

An authorization is required for uses and disclosures of protected health information for marketing purposes and disclosures that constitute a sale of protected health information. Any other uses and disclosures not specifically described in this notice will be made only with the individual’s authorization.

**To Your Family and Friends:** We may disclose your health information to a family member, friend or other person if you provide us written authorization to do so.

**Disclosure to Plan Sponsors:** For example, to help the sponsor of your group health plan administer your benefits.

**Health Related Benefits and Services:** We may use or disclose health information about you to communicate to you about health-related benefits and services.

**Research:** We may use or disclose health information about you for research purposes. If we do, Delta Dental may be required to obtain an authorization from you for such use or disclosure.

**Public Health and Safety:** For example, to prevent or lessen a serious and imminent threat to the health or safety of a person or the general public.

**Required by Law:** For example, as required by federal or state statute or regulation, worker’s compensation or similar laws and state insurance and health regulatory authorities.

**Lawsuits and Disputes:** For example, in the course of any administrative or judicial proceeding.

**Law Enforcement:** For example, to identify or locate a suspect or to comply with a court order, a court ordered warrant, or a subpoena or summons issued by an officer of the court.

**Military and National Security:** For example, military, lawful intelligence, counter-intelligence, and other national security activities.

**Your Rights Regarding Health Information About You**

You have the following rights regarding health information we maintain about you:

- **Your Right to Inspect and Copy Your Health Information:**
  To inspect and copy such information, you must submit your request in writing. If you request a copy of the information, we may charge you a reasonable fee to cover expenses associated with your request.

- **Your Right to Amend Protected Health Information:** You may request that Delta Dental change your health information, although we are not required to do so. If your request is denied, we will provide you with information about our denial and how you can disagree with the denial. To request an amendment, you must make your request in writing. You must also provide a reason for your request.

- **Your Right to an Accounting of Disclosures Made by Delta Dental:** You may request an accounting of disclosures made for purposes other than treatment, payment, health care operations or made to you. You must submit your request in writing. Your request should specify a time period of up to six years and may not include dates before April 14, 2003. Delta Dental will provide the first accounting per 12-month period free of charge; we may charge you for additional reports.

- **Your Right to Request Restrictions on Uses and Disclosures:** Although you have this right, Delta Dental is not required to agree to the restrictions that you request. If you would like to make a request for restrictions, you must submit your request in writing.

- **Your Right to Request Confidential Communications Through a Reasonable Alternative Means or at an Alternative Location:** To request confidential communications, you must submit your request in writing. We are not required to agree to your request, unless such disclosure could cause you to be in danger.

- **Your Right to a Paper Copy of this Notice:** You may obtain additional paper copies of this Notice by sending us a written request. You may also obtain a copy of this Notice at our website www.deltadentalco.com.

- **Your Right to Opt Out of Fundraising Communications:** Delta Dental does not intend to contact you to raise funds, but if it does engage in fundraising, you have the right to opt-out of receiving any fund raising communications.

- **Your Right to Breach Notification:** You have the right to be notified of a breach of unsecured protected health information. Delta Dental will provide you the date and description of the information disclosed. You will be notified who the information was disclosed to if we are able. You will be notified by mail within 60 days from the date that we discover the breach.

- **Your Right to Obtain Additional Information or File a Complaint:** Send us a written request if you would like to have a more detailed explanation of these rights. Complaints about how we handle your health information should be submitted in writing. If you believe your privacy rights have been violated, you may file a complaint with the Secretary of the Department of Health and Human Services. Delta Dental will not retaliate against you in any way if you choose to file a complaint with us or with the department.
**Genetic Information Nondiscrimination Act:** Delta Dental is prohibited from using or disclosing genetic information for underwriting purposes.

**Changes to this Notice**
Delta Dental can amend this Notice at any time in the future and make the new Notice provisions effective for all health information that we maintain. We will promptly revise our Notice and distribute it to you whenever we make significant changes. Delta Dental is required by law to comply with the current version of this Notice.

Send Written Requests Regarding this Privacy Notice to:

Privacy Officer
PO Box 5468
Denver CO 80217-5468
Or You May Call: 1-800-233-0860

**TIME LIMIT ON CERTAIN DEFENSES**
(a) After two years from the date of issue of this policy, the validity of this policy shall not be contested, except for non-payment of premiums, and no misstatements made by the applicant in order to acquire such policy shall be used to void the policy or to deny a claim for loss incurred after the expiration of such two-year period. However, if such statement was made in writing signed by the person making the statement and a copy of that writing is presented to the maker of the statement, such statement may be used by Delta Dental to avoid the policy or reduce benefits.

(b) No claim for loss incurred after one year from the date of issue of this policy shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or a specific description effective on the date of loss had existed prior to the effective date of coverage of this policy.

(c) If this is an individual disability income insurance policy then no claim for loss incurred after two years from the date of issue of the policy shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or a specific description effective on the date of loss had existed prior to the effective date of coverage of this policy.

**LEGAL ACTIONS**
No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty days after written proof of loss has been furnished in accordance with the requirements of this policy. No such action shall be brought after the expiration of three years after the time written proof of loss is required to be furnished.

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**TERMINATION/NONRENEWAL/CONTINUATION**
A Subscriber’s plan will terminate at the earliest of:
- The date Delta Dental of Colorado receives a written request to cancel. Coverage will end at the end of the month following notification, or at the end of the month of the life changing event. We reserve the right to recover any benefit payment made for dates of service after the terminate date.
- The date the Subscriber is not eligible for coverage under the terms of this policy.
- The date the benefits described in the Policy are terminated.
- When the required premium has not been paid (subject to the applicable grace period).
- When you commit fraud or intentional misrepresentation of material facts.
- The date the Subscriber enters full-time military service of any country.
- Upon the Subscriber’s death.

To remove a Dependent from the plan, the Subscriber must notify us of the termination. The Effective Date of the change will be the end of the month in which the change was received. We reserve the right to recover any benefits payments made for dates of service after the termination date.

Benefits for a Dependent ends on the last day of the month for the following life changing events:
- The date the benefits described in the policy are terminated.
- The date the Dependent is not eligible for coverage under the terms of this policy.
- When the Dependent child no longer qualifies as a Dependent by definition.
- When legal custody of a child placed for adoption is terminated.
- When the required premium has not been paid.
- Upon the Dependent’s death.

**EXTENDED COVERAGE**
(Paying for Benefits after Termination)
Delta Dental benefits will end if this Policy is terminated or if a person’s coverage is cancelled. Delta Dental will cover no further Services except as described below.

If a Covered Service started before coverage ends, but the Covered Service is completed after coverage ends, Delta Dental will pay Benefits for the Covered Service as follows:
- Benefits will be paid in the amount that would have been paid and subject to the same terms as would have applied if the Person’s coverage were still in effect.
• Benefits will be paid only if the Covered Service is completed within 60 days after the date the Person’s coverage ended.

No benefit will be paid if the Covered Service is started after coverage ends.

NONRENEWAL
This policy will automatically renew. If you don’t want to renew this policy, contact Delta Dental of Colorado before the policy’s renewal date. If you do not renew this policy, the policy will end on the last day before the renewal date. Delta Dental can nonrenew this policy by sending you written notice (either electronically or through the mail) at least 60 days before the renewal dates. If we do, this policy will end on the last day before the renewal date.

COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985)
Covered persons may be able to continue coverage through COBRA. The benefits will be the same as the benefits active Subscribers receive. The Covered person must pay the entire Premium, which cannot exceed 102% of the cost for an active Subscriber with the same Plan. You should contact your employer to determine if you are able to continue coverage through COBRA.

Continued Health Coverage required by the State of Colorado
If you are not eligible for COBRA you may be eligible to continue coverage for up to 18 months under State Continuation. Contact your employer to learn if you are eligible to continue coverage through state continuation.

APPEALS AND COMPLAINTS
Internal Appeal Process - First Level Appeals:
A Subscriber may appeal an adverse claim decision within 180 days of the date of the original Explanation of Benefits by writing to:

Delta Dental of Colorado
Appeals Analyst
P.O. Box 172528
Denver, CO 80217-2528

A Subscriber may submit additional information in support of the appeal.

Appeals are reviewed by an impartial Provider of the same or similar specialty as would typically manage the case being reviewed. The reviewing provider will not have been involved in the initial decision.

The decision will be sent to the Subscriber with the rationale for the decision. The decision will be made within 15 calendar days for pre-service denials. Post-service decisions will be made within 30 calendar days.

Internal Appeal Process - Expedited Appeals:
Subscribers may request an expedited appeal when the time for a standard review would seriously jeopardize the life or health of the Subscriber, would jeopardize the Subscriber’s ability to regain maximum function, or, for persons with a disability, create an imminent and substantial limitation on their existing ability to live independently.

Expedited review decisions will be issued within 72 hours.

Independent External Review:
Where Delta Dental makes an Adverse Determination and the Subscriber exhausts the internal appeals process, the Subscriber has the right to request an external review. Delta Dental will notify the Subscriber of the right, if any, to request an external review after the First Level appeal.

Requests for an independent external review must be in writing. They must include a completed external review request form as specified by the Colorado Division of Insurance. The Subscriber must submit the request within four months of the completion or exhaustion of the internal appeals process. The internal appeals process is completed or exhausted upon Subscriber’s receipt of notice of the adverse determination or upon Delta Dental’s failure to comply with Colorado Revised Statues §§ 10-16-113, 10-16-113.5, or Colorado Insurance Regulations 4-2-17 or 4-2-21.

Subscriber may request expedited external review. All requests must be submitted to:

Delta Dental of Colorado
Appeals Analyst
P.O. Box 172528
Denver, CO 80217-2528

A signed consent authorizing Delta Dental to disclose protected health information pertinent to the external review is also required.

Delta Dental adheres to timeframes set forth by Colorado Regulation 4-2-21 in the processing of Independent External Reviews. Within 45 days after the receipt of the request for external review (72 hours for expedited external review), the external review entity shall deliver a written decision to the Subscriber, Delta Dental, the provider, and the Commissioner.
INFORMATION ON POLICY AND RATE CHANGES

No change in your policy shall be valid until approved by an executive officer of the insurer and unless such approval be endorsed on the policy. No agent has authority to change this policy or to waive any of its provisions except where approved by an officer of the insurer and evidenced by an endorsement on the policy or by rider or amendment to the policy signed by the insurer. Any such amendment that reduces or eliminates coverage shall have been either requested in writing or signed by your Employer.

If there are changes to the information provided in this document, we will issue revised materials to you.

DEFINITIONS

ALTERNATE BENEFIT means the benefit allowed for the least costly, commonly accepted Service or supply that could be used to treat a dental problem for which there are other, more costly treatment options that the covered person selects.

BENEFITS means those Services and supplies covered pursuant to the terms of this plan. Benefits for all Covered Services are subject to the limitations and exclusions noted in this Benefit Booklet.

COINSURANCE means the percentage of a Covered Amount which is payable by Delta Dental. The Coinsurance for each type of Covered Service is shown on the Schedule of Benefits. The Coinsurance applicable will vary depending upon the type of dental Service.

COMPLETED means:
• For Root Canal Therapy: The date the canals are permanently filled.
• For Fixed bridges (fixed partial dentures), Crowns, Inlays, Onlays, and other laboratory prepared restorations: On the date the restoration is cemented in place, regardless of the type of cement used.
• For Dentures and Partial Dentures (removable partial dentures): On the date that the final appliance is first inserted in the mouth.
• For all other Services, on the date the procedure is Started.

For claim payment purposes, the date Completed will be the date when a claim is incurred.

DEDUCTIBLE means the amount that must be paid by the covered person before Delta Dental will make payment. The amount of the Deductible is shown on the Schedule of Benefits. If there is a limit to the deductible amount that a family must pay, that will also be shown.

DENTAL INJURY is an injury to a Sound Natural Tooth (other than a chewing injury) of a Covered person which results solely from a sudden, unexpected violent act or accident. A chewing injury is any injury that occurs from biting or chewing food or a foreign object.

DEPENDENT means:
• The Subscriber’s lawful spouse, including civil union partner, or domestic partner.
• Civil Union partner must meet each of the requirements listed below:
  ❖ They must be at least 18 years old.
  ❖ They must be of the same or opposite sex.
  ❖ They must not be a partner in another civil union.
  ❖ They must not be married to another person.
  ❖ They must not be related.
  ❖ They must have entered into a civil union based on the guidelines of Article 15 of Title 14, C.R.S. recognized pursuant to Colorado Law.
• Domestic partner must meet each of the requirements listed below:
  ❖ They must be at least 18 years old and view themselves as a family.
  ❖ They must be of the same or opposite sex.
  ❖ They must not be married and may not have another partner.
  ❖ They must have lived together for at least 6 consecutive months.
  ❖ They must not be related.
  ❖ They must be financially interdependent.
• A child under the Dependent Age Limit shown on the Schedule of Benefits.
• A child who reaches the Dependent Age Limit stated on the Schedule of Benefits and is incapable of self-support because of physical or mental disabilities that began before reaching the Dependent Age Limit, and is dependent on the Subscriber. Delta Dental may annually request proof of such disability and dependency. Failure to submit such proof will terminate coverage.

Eligible children include natural children, stepchildren, children under court-ordered guardianship, adopted children, foster children, and children of a civil union or domestic partner.

No one may be covered as a Dependent and also as a Subscriber under this Plan. If both parents are covered as Subscribers, children may be covered as Dependents of one parent only.

Persons in active military service are not eligible Dependents.
If the Group chooses whether to cover a Civil Union Partner or a Domestic Partner that option will be noted on the Summary Page.

EFFECTIVE DATE is the date coverage begins.

EMERGENCY TREATMENT or EMERGENCY SERVICE means any required Service that is provided as the direct result of an unforeseen occurrence that requires immediate, urgent action.

EMPLOYEE means someone who works the minimum number of hours as defined by the employer.

EXPERIMENTAL OR INVESTIGATIONAL PROCEDURES means those services or supplies that are not generally accepted in the dental community as being safe and effective, as defined by Delta Dental.

MAXIMUM PLAN ALLOWANCE means the maximum allowable amount for a procedure as determined by Delta Dental.

MEMBER means any person eligible and enrolled for coverage under this plan.

NECESSARY means a Service that is required by, and appropriate for treatment of, the Covered person’s dental condition according to generally accepted standards of dental care as determined by Delta Dental.

OUT-OF-POCKET MAXIMUM means the maximum amount you will have to pay for allowable covered expenses under this plan.

POLICY means the agreement between Delta Dental and the applicant. This Policy is the whole agreement between the parties and no change is allowed unless approved by the insurer.

POLICY TERM means the time from the Effective Date of the Policy until it is terminated.

POLICY YEAR is the 365 days beginning on the Effective Date of this Policy, and each year after unless the Policy is terminated. The Policy Year is 366 days in a leap year.

PROVIDER means a person licensed to practice dentistry.

STARTED means:
- For Full Dentures or Partial Dentures (removable partial dentures): The date the final impression is taken.
- For Fixed Bridges (fixed partial dentures), Crowns, Inlays, Onlays and other laboratory prepared restorations: The date the teeth are first prepared (i.e., drilled down) to receive the restoration.
- For Root Canal Therapy: The date the pulp chamber is first opened.
- For Periodontal Surgery: The date the surgery is actually performed.
- For All Other Services: The date the Service is performed.

SUBSCRIBER means the person in whose name the membership under the policy is established. A person who elects continued coverage and for whom the monthly Premium is paid.
Visit Delta Dental’s Website at:
www.deltadentalco.com

You can search for a Provider, download a claim form or access other personal account information.

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