

Delta Dental of Colorado Small Group Dental Plans— 11671

Delta Dental of Colorado is the state's leading dental benefits provider, and we understand the strong connection between oral and overall health. That's why dental insurance is important and why we've partnered with Kaiser Permanente to offer a small group dental plan for employer groups who offer a Kaiser Permanente medical plan (which may include Right Start 4 Kids®, an embedded dental coverage for children up to age 19*). **Members may visit any licensed dental provider but will get the greatest out-of-pocket savings if they see a Delta Dental PPO™ provider.**



	Standard Option	Standard Plus Ortho Option
Diagnostic & Preventive <ul style="list-style-type: none"> Exams Cleanings X-rays 	PPO: 80% Premier: 50% Non-Par: 50%	PPO: 80% Premier: 50% Non-Par: 50%
Deductibles do not apply to Diagnostic & Preventive (D&P) services, and D&P services are not applied toward calendar-year maximum ONLY when using a PPO™ or Premier® provider for all services.		
Basic <ul style="list-style-type: none"> Fillings Extractions Oral Surgery Endodontics Periodontics 	PPO: 80% Premier: 50% Non-Par: 50%	PPO: 80% Premier: 50% Non-Par: 50%
Major <ul style="list-style-type: none"> Crowns Implants Dentures 	PPO: 50% Premier: 50% Non-Par: 50%	PPO: 50% Premier: 50% Non-Par: 50%
Orthodontia^{1,2}	Not Covered	50% to \$1,000 lifetime maximum per child, to age 19 only.
2024 RATES		
	No Ortho	Ortho
Employee	\$25.63	\$25.63
Employee + Spouse	\$54.75	\$54.75
Employee + Child(ren)	\$55.64	\$63.43
Employee + Family	\$84.70	\$99.94
Deductible	Individual: \$50 Family: \$150	
Maximum	\$1,000	

PLAN NOTES

*Please contact Kaiser Permanente Small Business representative to confirm your medical plan includes embedded dental coverage for children up to age 19.

The charts on the previous page provide 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.

All maximums are on a calendar-year basis.

Limitations are per person.

¹ Six-month waiting period may apply. Group must have at least five enrolled employees to offer orthodontia. Please contact your sales representative for details.

² Deductible does not apply to orthodontia benefit option.

RIGHT START 4 KIDS®

Did you know that cavities are the most chronic childhood disease? Cavities are five times more common than asthma. Children with pain from tooth decay typically miss more school and have lower grades than their peers, not to mention the lost work hours for parents. But cavities are nearly 100% preventable, and it's easy to protect your child's oral health and ensure better overall health.

RIGHT START 4 KIDS (RS4K) FROM DELTA DENTAL OF COLORADO is a unique plan design enhancement that removes most of the cost barriers to dental care by providing coverage for children up to their 13th birthday at 100% coinsurance for diagnostic & preventive, basic, and major services, with no deductible, when in-network providers are seen.* **If an out-of-network provider is seen, the adult coinsurance levels will apply.** Orthodontic services are available but are not eligible for the RS4K 100% coverage level.

* Right Start 4 Kids is subject to limitations, exclusions, and annual maximum.

