

## Need Affordable Dental That Covers More Than Simple Cleanings?

The IBEW has found three dental alternatives that are affordable and offer choice of dentists.

The Choices are: 1. Delta Dental Discount plan 2. Delta PPO Direct 3. Delta Dental PPO Plus

You choose the plan that fits your budget and that has your dentist as a provider.

The enrollment process is simple.

1. Choose the plan that meets your needs
2. Call Preferred Insurance at 599-7989 and get answers to any questions you may have about dentists, benefits and plan premiums.
3. Enroll in the plan and begin using it the next month.
4. A brief summary of the plans is attached.

For assistance call us at 599-7989 or e-mail us at [carl@preferredinsurance.com](mailto:carl@preferredinsurance.com)

## Delta Dental for Individuals & Families Plan Options

Individual Plan Options	Option 1 Delta Dental Patient Direct®	Option 2 Delta Dental PPO <sup>SM</sup> Direct	Option 3 Delta Dental PPO <sup>SM</sup> Plus Direct
<b>General Plan Information</b>			
<b>Plan Type:</b>	Discount (not insurance)	Insurance	Insurance
<b>Plan Dentist Network:</b>	Patient Direct <sup>1</sup>	PPO <sup>2</sup>	PPO and Premier
<b>Out of Network Services:</b>	No, only Patient Direct dentists may be seen with this plan	No, only PPO dentists may be seen with this plan	Yes, any dentist may be seen with this plan
<b>Benefit Year Maximum:</b>	No Maximums	\$1,000	\$1,500
<b>Benefit Year Deductible:</b>	No Deductibles	\$75 per person for Basic and Major Services	\$50 per person for Basic and Major Services
<b>Type I—Diagnostic &amp; Preventive</b>			
<b>No Waiting Period</b>	No Waiting Period	No Waiting Period	No Waiting Period
Oral Exams (1 in 6 months) Cleanings (1 in 6 months) Fluoride Treatments (2 in 12 months, under age 16) Space Maintainers (under age 14) Sealants (under age 15) All X-rays	Savings range from 50% to 100% <sup>3</sup>	Covered at 100%	<ul style="list-style-type: none"> <li>• PPO dentists covered at 100%</li> <li>• Premier dentists covered at 90%<sup>4</sup></li> <li>• Non-participating dentists covered at 90%<sup>4</sup></li> </ul>
<b>Type II—Basic Services</b>			
<b>No Waiting Period</b>	No Waiting Period	6-month Waiting Period <sup>5</sup>	6-month Waiting Period <sup>5</sup>
Simple Extractions Fillings	Savings range from 50% to 80% <sup>3</sup>	Covered at 70%	<ul style="list-style-type: none"> <li>• PPO dentists covered at 80%</li> <li>• Premier dentists covered at 70%<sup>4</sup></li> <li>• Non-participating dentists covered at 70%<sup>4</sup></li> </ul>
<b>Type IIIA—Major Services</b>			
<b>No Waiting Period</b>	No Waiting Period	12-month Waiting Period <sup>5</sup>	12-month Waiting Period <sup>5</sup>
Surgical Extractions General Anesthesia (with oral surgery only) Endodontics (Root Canal Therapy) Periodontics (gum treatment) Denture relines and rebases, adjustments Repairs to crowns, dentures, and bridges	Savings range from 50% to 67% <sup>3</sup>	Covered at 30%	<ul style="list-style-type: none"> <li>• PPO dentists covered at 50%</li> <li>• Premier dentists covered at 40%<sup>4</sup></li> <li>• Non-participating dentists covered at 40%<sup>4</sup></li> </ul>

Type III B—Major Services	No Waiting Period	24-month Waiting Period <sup>2</sup>	24-month Waiting Period <sup>3</sup>
Special Restorative Crowns Complete and Partial Dentures Fixed Bridgework	Savings range from 50% to 67% <sup>3</sup>	Covered at 30%	<ul style="list-style-type: none"> <li>PPO dentists covered at 50%</li> <li>Premier dentists covered at 40%</li> <li>Non-participating dentists covered at 40%</li> </ul>
Orthodontics	No Waiting Period Savings range from 21% to 23% <sup>2</sup>	Not a Benefit	Not a Benefit

## Delta Dental of Colorado - Individual Rates



### Delta Dental of Colorado

Current Location:

Wednesday, February 01, 2012

Please enter your zip code for plan details and monthly premiums for dental plans available in your area.

80918  
Zip Code (e.g. 12345)

[Find Rates](#)

#### Results

##### Delta Dental Patient Direct

Maximum	Deductible	Number of Dentists	Individual Only	Individual + One	Individual + Two or More
N/A	N/A	488	\$14.25	\$25.25	\$36.25

[Find a dentist for this plan](#) [Additional plan details](#)

##### Delta Dental PPO Direct

Maximum	Deductible	Number of Dentists	Individual Only	Individual + One	Individual + Two or More
\$1,000.00	\$75.00	1504	\$31.00	\$57.00	\$79.00

[Find a dentist for this plan](#) [Additional plan details](#)

##### Delta Dental PPO Plus Direct

Maximum	Deductible	Number of Dentists	Individual Only	Individual + One	Individual + Two or More
\$1,500.00	\$50.00	2807	\$39.00	\$73.00	\$102.00

[Find a dentist for this plan](#) [Additional plan details](#)

- Rates are good until your renewal in 2013.

- Enrollments must be received by the 25th of the month for a 1st of the following month effective date.

- You must be a Colorado resident, age 18 or older to enroll.

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