



WELCOME TOOLKIT

Welcome to the Delta Dental of Colorado family! We are a nonprofit dental benefits company with a mission to improve the oral health of the communities we serve...something we take very seriously. We give our more than 1.4 million members the power to use and manage their dental benefits easily.

Through our innovative plans, large dentist network, and expert customer service, we make dental care accessible, affordable, and simple, leading to a healthier smile and life. And through our foundation and corporate social responsibility initiatives, we are active in the community and giving to organizations that support our mission and help expand access to quality dental care. **Creating healthy Colorado smiles is what drives us.**

The Connection Between Oral & Overall Health

We often take our oral health for granted, and many people don't even think about it until they are in pain. Somehow, it's become normal to think about our mouths and our teeth as completely separate from the rest of our body. But oral health is very closely related to overall health.

Preventive dental visits are an important way to maintain not just a healthy mouth but a healthy body as well. Regular dentist visits can detect signs of nutritional deficiencies, general infection, or even more serious systemic diseases. **More than 120 diseases can cause specific signs and symptoms in and around the mouth and jaw, like swollen or bleeding gums, ulcers, dry mouth, bad breath, and metallic taste.** But a dentist doing regular check-ups can spot symptoms that could indicate serious health problems elsewhere in the body.

Some of these health concerns include:

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deltadentalco.com/wellness.aspx

Heart disease

People with gum disease have nearly double the risk for heart disease as those with healthy gums, according to the American Academy of Periodontology.

Diabetes

Studies show that people with diabetes are more susceptible to the development of gum disease and other oral health problems.

Pregnancy

During pregnancy, hormonal changes may increase the risk of gingivitis (inflammation of the gums).

Oral cancer

Your dentist can screen for oral cancer and other cancers of the head and neck when you go in for a regular check-up. Survival rates greatly increase the earlier the cancer is discovered and treated.



For more oral health and wellness resources, visit:
deltadentalco.com/wellness.aspx

deltadentalco.com



WORD OF MOUTH



The Importance of Oral Health

Oral health is connected to overall health.



More than **90%** of all systemic diseases are linked to oral health.¹
Poor oral health can lead to and escalate serious overall health issues.

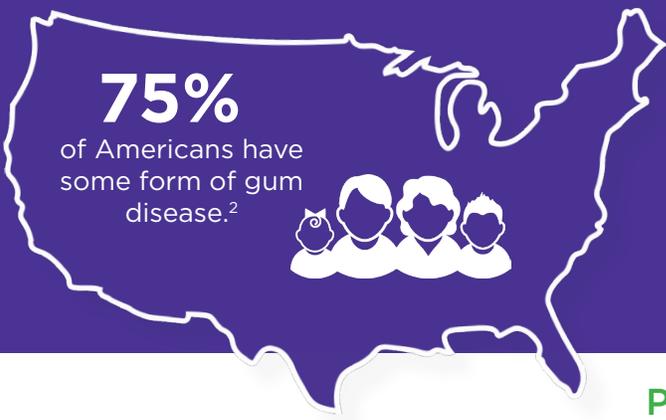
Patients with even mild periodontal disease were **2X** as likely to have a stroke compared to those with healthy mouths.¹



Oral health is critically important.

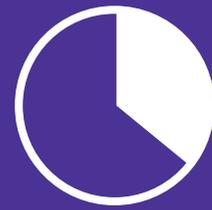
The mouth can serve as an important early-warning detection system for more than **120** diseases.²

Dentists and dental hygienists are powerful allies for your overall health and well-being.



Not enough people go to the dentist.

Visits to dentists among working-age adults are at an all-time low across the United States.³



Fewer than **40%** of working-age adults are seeing a dentist in any given year.³

Poor oral health comes at a cost—to your wallet and to your health.

An untreated cavity can cost you more than **\$6,000** over the course of your lifetime.⁴

Untreated, often preventable oral diseases send more than **2.1 million Americans** to the emergency room each year, costing the health care system **\$1.9 billion** annually.⁵

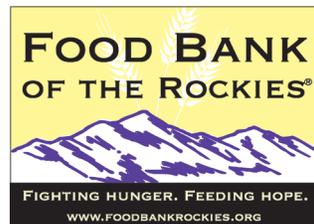


The good news is cavities and periodontal disease are nearly 100% preventable.

By taking care of your oral health and visiting a dentist regularly, you can help avoid serious and costly health problems.

For more information on our Word of Mouth campaign and resources on the importance of oral health, visit:
deltadentalco.com/wordofmouth.aspx

A growing coalition of leading organizations are joining together with us in this effort to educate Coloradans on the importance of oral health.



¹ "Atherosclerosis Risk in Communities Study," University of South Carolina School of Medicine, 2017

² "Importance of Oral Health to Overall Health," Academy of General Dentistry, February 2017

³ "Dental Care Utilization Steady Among Working-Age Adults and Children, Up Slightly Among the Elderly," Health Policy Institute Research, October 2016

⁴ Delta Dental of California's data of commercially insured patients (January-June 2012)

⁵ "Emergency Department Visits for Dental Conditions - A Snapshot," Health Policy Institute, 2014

Using Your Benefits

Congratulations! You have a dental plan from Delta Dental of Colorado. It's so important to use your dental benefits because your oral health is connected to your overall health. Your dentist can spot the early signs of some systemic diseases and can help you avoid painful and costly dental procedures in the future. So make dental care a priority.

Create a subscriber account on deltadentalco.com

You can check the specifics of your plan, the status of claims, and much more. To create a secure account, go to our homepage and click on the Members link and follow the prompts. If you need help setting this up, you can contact our customer service team.

Download our free mobile app

Once you've created an account online, you can access all of the same information within the app. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. You will need an internet connection in order to download and use most features of our free app.

Find a dentist near you

Go to our website or use the mobile app and choose either a Delta Dental PPO™ or a Delta Dental Premier® provider based on the plan you have. A Delta Dental PPO provider will always cost you less out of pocket, so search for one near you to get the greatest savings.

Make an appointment....and smile!

You're taking steps to protect your oral health and your overall health! Plus, preventive services — like cleanings and exams — are usually at no cost to you, so there's no reason to wait.*

Contact Us

Toll-free: 1-800-610-0201 | Monday–Friday 7:30 a.m. to 5 p.m.

Email: customer_service@ddpco.com

*Frequencies and limitations apply. Be sure to check your specific plan benefits and eligibility.

deltadentalco.com





Pre-Determination Estimates

Estimating your dental care costs is simple. Asking your dentist for a pre-determination estimate* from Delta Dental before you agree to receive any recommended major treatment, lets you know up front what the plan will pay, and the difference you will be responsible for.

A pre-determination estimate is useful for costlier procedures such as:

- Crowns
- Wisdom-tooth extractions
- Bridges
- Dentures
- Periodontal surgery

When your dentist submits a pre-determination estimate to Delta Dental, Delta Dental sends them an estimate of your share of the cost and how much Delta Dental will pay.

Dental care cost estimator

Our dental care cost estimator provides estimated cost ranges for common dental care needs. Our cost estimates reflect the range of fees charged by dentists in your area, both in and out of our dental networks. **Remember you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO™ provider.**

Using the dental care cost estimator*

1. Log in to your member account at deltadentalco.com or the Delta Dental mobile app.
2. Click on the **Cost Estimator** tab.
3. Enter the required information: Zip code, treatment category, and dentist last name.
4. To obtain cost information for a specific procedure, contact your dentist directly for a pre-determination estimate.

*The cost estimator or pre-determination estimate are not a guarantee of payment. When the services are complete and a claim is received for payment, Delta Dental will calculate its payment based on your current eligibility, amount remaining in your annual maximum, and any deductible requirements.

Creating a Subscriber Account



When you log in to deltadentalco.com, it's easy to check your Delta Dental of Colorado benefits. 24 hours a day, seven days a week, you can go online to print member ID cards, find a provider, check the status of a claim, view your benefits, and more. Registration is simple; just follow the instructions below.

New user

1. Go to deltadentalco.com and select **Sign in/Register** on the white header bar then select **I am a Member**.
2. Select **Create an account** and a new browser window will open.
3. Select **I am a member or adult dependent and have coverage with Delta Dental** and select **Proceed to Step 2**.
4. Enter the required information in the fields provided and click **Register**.
5. Complete the required fields.
6. Select a security question and provide the answer, then select **Register**.

Forgot username or password?

1. Go to deltadentalco.com and select **Sign in/Register** on the white header bar then select **I am a Member**.
2. At the bottom, select **username** or **password** depending on which one you've forgotten and a new browser window will open.
3. Select **I am a member or adult dependent and have coverage with Delta Dental** and select **Proceed to Step 2**.
4. Enter the required information in the fields provided and select **Proceed to Step 3**.
5. Answer the security question that was created when you registered and select **Proceed to Step 4**.
6. Enter your email address and select **Continue**.
7. Once your email is verified, select **Continue** and you will receive an email containing your username/password information.

Delta Dental Mobile App



Your oral health is important to Delta Dental — and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are! Search for a dentist near you, check claims and coverage, view ID cards, and more...right on your mobile device.



Getting started

Delta Dental's mobile app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, scan the QR code at right. You will need an internet connection in order to download and use most features of our free app.



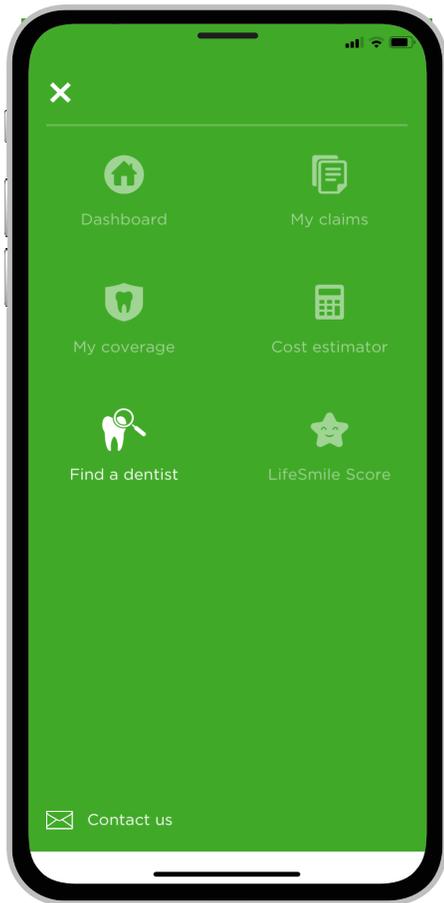
SCAN TO DOWNLOAD
DELTA DENTAL
MOBILE APP

Logging in to view benefits

Delta Dental subscribers can log in using the username and password they use to log in to our website. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via the Delta Dental mobile app.

Delta Dental mobile app features

Log in to access the full range of tools and resources



Mobile ID card

No need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Passbook and Google Wallet.

My coverage and my claims

View information on your plan and coverage details, and check the status of claims for you and your family. Easily add your dependents to your account so you can access the whole family's coverage in one spot.

Find a dentist

It's easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.

LifeSmile™ Score

Do you know how your smile scores? Learn more about your personal oral health risk profile by taking our simple risk assessment survey.

Secure access to your benefits

You must log in each time you access the secure portion of the app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.

ADDITIONAL RESOURCES



Oral Health & Wellness

<https://www.deltadentalco.com/wellness.aspx>



Frequently Asked Questions

https://www.deltadentalco.com/Subscribers_FAQ.aspx



Common Dental Insurance Terms & Definitions

<https://www.deltadentalco.com/terms.aspx>



Contact Us

Call us: 1-800-610-0201 (toll-free statewide) | 7:30 a.m.-5 p.m., Monday – Friday.
For the hearing impaired: TDD: 1-800-659-2656

For Spanish-speaking assistance: Para asistencia en español llamar al 1-800-610-0201.

Delta Dental of Colorado also uses language interpreters to assist our non-English speaking members.

Email us: customer_service@ddpco.com
A customer service representative will respond to your email within 24 business hours, Monday through Friday.

Visit us online: deltadentalco.com



deltadentalco.com

