



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 **dental**, **vision**, and **hearing** health needs of their employees, to give them cost options to meet the demands of their bottom line, and to provide seamless, superior service.

Now — we've added
hearing, life, and vision
plan enhancements.



Expect more. Save more. Smile more.

Delta Dental of Colorado does more to help small businesses create plans that best fit the dental, vision, and hearing health needs of their employees. As your strategic partner, we provide unmatched value by delivering cost-effective, tailored solutions that support the overall health of your employees. We bring deep expertise, nationwide scale, and a commitment to service — helping you better support your employee's needs with confidence.



More options

More plan options to get the right dental, vision, and hearing benefits for the right price.



More providers

More providers mean more access to care and higher in-network utilization rates, and more savings.



More expertise

More ways for members to get experienced guidance from dental, vision, and hearing experts.



More savings

More savings from the industry's highest discount,* (39.5% off provider charges on average).

*Leading Third-Party Network Study, 2026.

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More prevention. More productivity.

Healthy employees for a healthier business

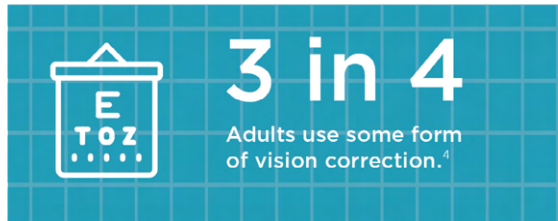
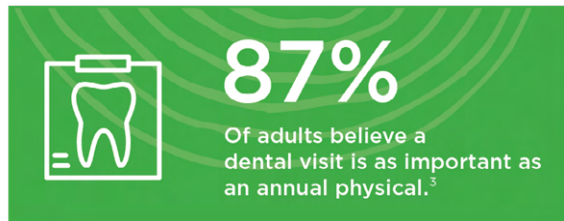
Why is it so important for companies to offer dental, vision, and hearing benefits to their employees? Because coverage can help keep their employees — and their small business — healthy.

Prevention + Productivity = Preferred workplace

Untreated dental, vision, and hearing issues don't just affect health — they impact productivity, morale, and a company's bottom line. In fact, **\$45 billion is lost in productivity each year due to untreated oral diseases¹**, and **87% of employees say hearing loss would affect their job performance.²**

But there's good news: Employees with access to dental, vision, and hearing benefits are more likely to schedule preventive care, catch issues early, and stay focused and present at work. That's why **87% of adults believe a dental visit is as important as an annual physical³**, and **more than three in four U.S. adults use some form of vision correction.⁴**

When you offer affordable, bundled benefits that support total health — you're not just helping employees thrive. You're building a workplace where people feel seen, heard, and valued.



¹ Oral Health Facts: cdc.gov/oral-health/data-research/facts-stats

² 2025 Hearing Loss in the Workplace Survey

³ Delta Dental 2025 State of America's Oral Health and Wellness Report

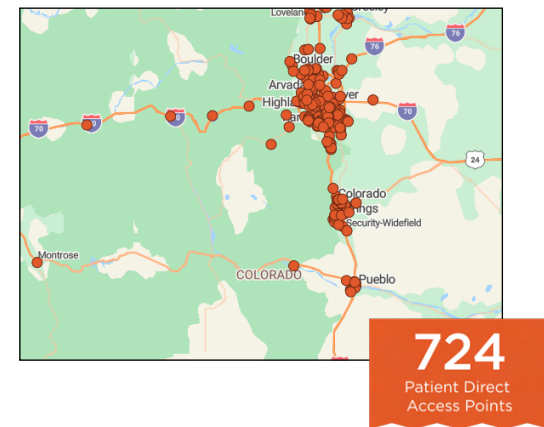
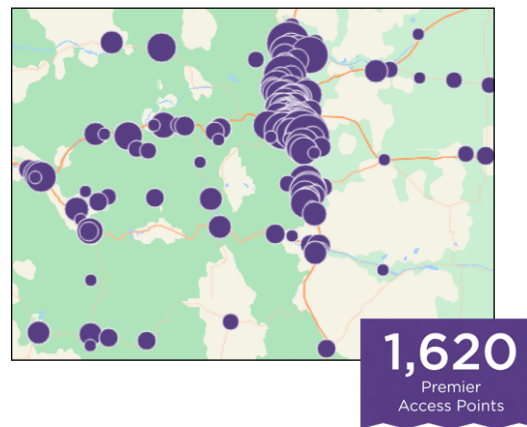
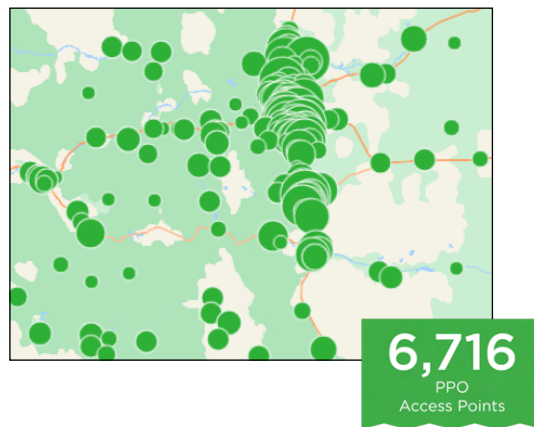
⁴ The Vision Council's Consumer inSights Q1 2022 Report

More dentists. More options. More smiles.

Give your clients more dentists to choose from and provide them with greater access to care.

Delta Dental of Colorado members have access to the largest network of dentists in Colorado and nationwide. We offer two networks for greater coverage and value: Delta Dental PPO™ and Delta Dental Premier®. And we offer plans that give members access to both networks.

In addition, the Delta Dental Patient Direct® dental savings plan network continues growing. It provides members significant out-of-pocket savings on most dental procedures, and payment is from the patient directly to the provider.



- Almost **90% of Colorado's practicing dentists** are in the Delta Dental network and growing.
- This includes almost **70% of Colorado providers** who **are part of the PPO network specifically**.

More enhancements. More access.

More plan enhancements to give employers the most robust benefit offerings to fit their employees' needs and their company's 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 benefits even further.*

*Available with the Enhanced Offering for groups 2-9 and as a secondary benefit feature that can be added to Flex Choice Plan for groups of 10-49 and Ultimate Choice plan for groups 50-99.

More benefits that make wellness fun.



DeltaVision®

In partnership with vision benefits industry-leader VSP, our vision plans give you flexible and quality benefits with the same superior network access you get from Delta Dental's dentist network.



Patient Direct®

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.



DeltaHearing™

Through DeltaHearing, powered by Yes Hearing, members have access to in-home hearing tests with the best discounts on a variety of brands and tiers of hearing aids. Discounts can be extended to close family members.



DeltaLife®

DeltaLife plans help employees prepare for life's unexpected moments with life and disability coverage. Offered through Delta Dental of Colorado in partnership with Reliance Matrix, DeltaLife complements your dental, vision, and hearing benefits — making it easy to work with a trusted benefits partner for a more complete employee benefits package.

More benefits that make wellness fun.



LifeMart Member Discounts

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



DeltaVision® One & Sun®

Eligible DeltaVision members who complete a qualifying routine eye exam can receive a complimentary pair of sunglasses through One & Sun. After a qualifying exam claim is processed, members receive a redemption code to select their sunglasses online and have them shipped directly to their home. It's a fun, value-added benefit that encourages preventive eye care while enhancing the overall vision benefits experience. This benefit enhancement is included in the 200 and 175 plans but not 150.

Dental, vision & hearing bundles

Studies show that dental benefits make employees happier, healthier, and more productive. A high-quality dental plan helps attract the best employees, and Delta Dental of Colorado makes it easier to add other benefits for a low price. **Bundled dental, vision, and hearing benefits are not out of reach: Delta Dental of Colorado gives you more options to combine plans that fit the different needs of members in one seamless package.**

That's a unique advantage you won't find anywhere else! We offer comprehensive dental, vision, and hearing plans with a variety of copayment 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, vision, and hearing plans from Delta Dental of Colorado.

With bundled solutions starting at **\$21** a month, it makes sense why so many people choose Delta Dental of Colorado.



Example: Dental, Vision & Hearing Bundles

Delta Dental Patient Direct®	DeltaVision®	DeltaHearing™
3-Tier 4-Tier Employee only	DeltaVision 150 + KidsCare Plan Subscriber only	3-Tier 4-Tier Employee only
\$12.25	\$6.90	\$1.75
Combined Total Bundle Value: \$21		

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.

Traditional Dental Plans

Comprehensive coverage with customizable options to meet diverse employee needs — from essential preventive care to enhanced benefits that drive utilization and support long-term oral health.

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 the 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 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

Delta Dental PPO™ 1500	Standard PPO 1500		Enhanced 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®



DeltaHearing®

*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

Delta Dental PPO Plus Premier™ 1500	Standard PPO Plus Premier 1500		Enhanced 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	
		See a Delta Dental Premier® or Any Other Provider
	See a Delta Dental PPO™ Provider	
	Diagnostic & Preventive Services	100%
	Basic Restorative Services	80%*
	Major Restorative Services	50%*

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

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

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

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

*Deductible applies

This plan can be combined with:



Plans for groups with 10-49 subscribers

Flex Choice

These plans are fully customizable, including coinsurance percentages.

Delta Dental of Colorado can match any existing or desired plan benefits and coverage options. Start with one of the base plans (Flex Choice A-F) on the preceding pages.

Then 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			

Flex Choice

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

Ortho Age Limits

Customize orthodontic coverage by setting age limits that align with the group's needs and budget.

Prevention First

Diagnostic and preventive visits won't count against the annual maximum when using in-network providers, helping stretch benefits further.

Right Start 4 Kids®

Covers children up to age 13 at 100% coinsurance for most services with no deductible when seen by in-network providers.

Posterior Composite Fillings

Offers coverage for tooth-colored fillings on back teeth, enhancing aesthetics and care options.

Surgical Implants

Includes coverage for surgical dental implants to support long-term oral health and restoration needs.

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			

Ultimate Choice

2. Add secondary benefit features, which include:

Ortho Age Limit, Prevention First, Right Start 4 Kids®, Posterior Composite Fillings, Surgical Implants

Ortho Age Limits

Customize orthodontic coverage by setting age limits that align with the group's needs and budget.

Prevention First

Diagnostic and preventive visits won't count against the annual maximum when using in-network providers, helping stretch benefits further.

Right Start 4 Kids®

Covers children up to age 13 at 100% coinsurance for most services with no deductible when seen by in-network providers.

Posterior Composite Fillings

Offers coverage for tooth-colored fillings on back teeth, enhancing aesthetics and care options.

Surgical Implants

Includes coverage for surgical dental implants to support long-term oral health and restoration needs.

Copay Dental Plans

A straightforward way to give your 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

More quality for more regular care.

Just like our popular Clear plan for individuals and families, we are now offering Clear for small groups to take the guesswork out of dental expenses. Employees will now know before they go to the dentist what their share of the cost of 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 you still have access to the entire Delta Dental PPO network!** More clarity and more choice for employees means better 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 from the QR code below.



Clear Value Plan	
\$20.79*	
*\$25 per patient/per office visit	
Fluoride varnish	\$7
Periodic oral exam	\$8
Comprehensive radiographs	\$20
Composite filling	\$64
Perio maintenance	\$77
Crown	\$729

Clear Value+ Plan	
\$30.55**	
**\$10 per patient/per office visit	
Fluoride varnish	\$0
Periodic oral exam	\$0
Comprehensive radiographs	\$0
Composite filling	\$48
Perio maintenance	\$66
Crown	\$631

Clear Premium Plan	
\$32.55***	
***\$10 per patient/per office visit	
Fluoride varnish	\$0
Periodic oral exam	\$0
Comprehensive radiographs	\$0
Composite filling	\$25
Perio maintenance	\$61
Crown	\$583

Dental Discount Plans

An alternative to traditional dental insurance, a dental discount plan can provide significant discounts on certain dental procedures with a very low premium. A great way to present employees with more options.

Delta Dental Patient Direct[®]

Delta Dental Patient Direct is a low-cost dental plan for groups.

Patient Direct is not an insurance plan. **It's a dental discount plan that provides members significant savings on most dental procedures.** With Patient Direct, you have no maximums, no waiting periods, no annual deductible, and no claims to file. Payment is from the patient 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[®] powered by Yes Hearing — both of which have industry-leading networks and discounts. Additionally, you have access to virtual dental care services through [Teledentistry.com](https://www.teledentistry.com). This is a great product to offer to employees looking for a low-cost option.

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



Sample Patient Direct Plan Savings

Procedure	Regular Cost*	Plan Cost**	Savings	Savings %
Routine Check-up	\$72	\$10	\$62	86%
Adult Cleaning	\$123	\$60	\$63	51%
Four Bitewing X-Rays	\$87	\$39	\$48	55%
Composite (White) Filling (Front Teeth)	\$310	\$140	\$170	55%
Crown (Porcelain fused to noble metal)	\$1,457	\$825	\$650	45%

*Determined using the American Dental Association (ADA) 2022 nationwide survey of dental fees. May vary by provider.

**The discounted procedure fee for participating providers. Prices subject to change.

DeltaVision® Plans

Our best-in-class vision plans provide more benefits to ensure employee health and wellness. The choice is crystal clear — DeltaVision® is eye care coverage employees can count on.

More vision expertise. More quality providers. More clarity.

Flexible and quality vision benefits that will make employees smile.

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 you can sink your teeth into.



Member Savings & Expert Service

Members get best-in-class dental and best-in-class vision benefits in one seamless package. That's a unique advantage you won't find anywhere else. Members get great care from a VSP network doctor, including a WellVision Exam®.



Provider Choices

DeltaVision provides access to the VSP Choice Network where members have the freedom to choose from more than 160,000 access points, including the largest national network of independent doctors and 27,000 retail chain locations.



Quality Vision Care

This thorough annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions like diabetes and high blood pressure.

Scan here for DeltaVision resources and plan information.



DeltaVision One & Sun™

The One & Sun plan, an exclusive DeltaVision® benefit

With the One & Sun plan, you can claim a FREE pair of designer sunglasses when you get an annual eye exam through your DeltaVision benefits. It's our way of encouraging a healthy habit that could make an important difference, since regular eye exams can help identify early signs of many costly health conditions.¹

How it works



As an eligible member, when you have a routine eye exam and DeltaVision receives a qualifying claim, you will automatically receive a unique redemption code in the mail.



You will then have 90 days to visit oneandsun.com and choose from several top-selling styles.



Once they enter their redemption code, provide their shipping address, and submit their order, their new sunglasses will arrive within 10 business days.



¹"Vision Benefits: Clearing Your Path to Good Eye Health"; Faster Capital; fastercapital.com; Updated August 27, 2026.

Plan Comparison

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

DeltaVision®	DeltaVision 150 + KidsCare	DeltaVision 200 + LightCare™	DeltaVision 175 + EasyOptions + LightCare
WellVision Exam® Copay	\$10	\$10	\$10
Prescription Glasses Copay	\$25	\$25	\$25
Frame Allowance	\$150	\$200	\$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	Included	Included
KidsCare****	Included	Not Included	Not Included
One & Sun*****	Not Included	Included	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.

*****One & Sun is included with select DeltaVision® plans and may be added as a rider to eligible large group plans. Contact your Delta Dental representative for details.

DeltaHearing™ Plans

Convenient, comprehensive hearing health care with best-in-class hearing aids — for less. It's music to your ears.

DeltaHearing™ Powered by Yes Hearing.

Flexible and quality hearing benefits that will make employees smile.

DeltaHearing powered by Yes Hearing, is Delta Dental of Colorado's newest offering to bring you best-in-class hearing care and discounted hearing aids from leading brands. **Approximately one in seven Americans of all ages have some degree of hearing loss.**¹ Unfortunately, hearing benefits with covered testing and treatment options are still not commonplace. **But hearing benefits are critical, and 40% of employees say they would be more likely to stay with an employer who offers hearing benefits because hearing loss can be connected to serious health conditions and diminished quality of life.**²

Employers can offer this benefit as employer-paid or voluntary. This allows employers to offer an important benefit in whatever way works best for them and offers seamless administration of their plans from Delta Dental of Colorado.



Visit Delta.YesHearing.com or call 1-800-287-2024 to book an in-home hearing test or virtual hearing test for just \$50.



If needed, our concierge service will help you find the best hearing aids for your needs at every price point.



Get 40% off top-brand hearing aids plus exclusive discounts for up to 50% total savings.

	DeltaHearing	Insured/Value-Add
List Price (Recommended retail price)	\$8,500	\$8,500
With Discount	\$5,750	\$6,500

¹ Hearing Loss Association of America – Hearing Loss by the Numbers

² Employee Benefit News – Making the business case for hearing benefits

More benefits. More convenience. More confidence.

Both plans are employee-only and include one \$50 hearing test. Additional tests are \$199 and can be used by any family member older than 18 including parents, in-laws, and grandparents. Those family members are also eligible for an exclusive 10% discount on hearing aid purchases if they are diagnosed with a hearing issue.

**Voluntary plans are \$5.99
per employee per month.**
(Paid by employee)

**Employer-paid plans are
\$1.75 per employee per month.**



About Yes Hearing hearing aids

Yes Hearing is our partner in offering this valuable benefit, and they carry the best-in-class hearing aids from leading brands, priced at about half of the retail average. Delta Dental of Colorado and Yes Hearing make it easier to invest in hearing health with devices that don't compromise on quality or skimp on features. All hearing aids come with a 45-day trial period and money-back guarantee, along with a two-to three-year warranty.



The availability of in-home assessment, testing, fitting, and/or follow-up care appointment types may vary by product selection and ZIP code. Yes Hearing may withhold a \$195 administration fee if a home visit occurs during the trial period. Warranty exclusions and limitations apply. Yes Hearing is solely responsible for the administration of hearing health care services. Delta Dental of Colorado and Yes Hearing are independent, unaffiliated companies. The Yes Hearing program is not approved for use with any third-party payor program. For further information, please visit Delta.YesHearing.com or call 1-800-287-2024.

Underwriting Guidelines

Delta Dental of Colorado

Small Group Underwriting Guidelines

	Small Group Pool 2-9 Subscribers	Small Group Pool 10-99 Subscribers	Small Group Clear Plans	Delta Dental Patient Direct®	DeltaVision®
Group Size	2-9 subscribers	10-49 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
Rates	12- and 24-month rates - Based on the number of subscribers enrolled 4-tier only	12- and 24-month rates - Based on the number of subscribers enrolled 3- and 4-tier	12- and 24-month rates - Based on the number of subscribers enrolled 4-tier only	12- and 24-month rates - Rate guarantee must match PPO plan 3-tier (does not have to match PPO plan)	12- and 24-month rates - Rate guarantee must match dental plan 3- and 4-tier
Product Options	- 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	- 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	- Select from three copay schedules at various price points - Patient transparency - PPO network only - No annual maximum - Office visit copay may apply	- Dental savings plan - Can be paired with PPO plan - No maximums, no waiting periods, no deductible, no claims	- Contributory and Voluntary - Select from 3 shelf plans - EasyOptions available - Consolidated billing with dental coverage
Benefit Waiting Periods	No benefit waiting periods	12-month waiting period on Orthodontia services for voluntary contracts - Will waive benefit waiting periods with proper documentation	None	None	None
Eligibility	- Coverage for dependents up to 26 1099 employees: Must be exclusively employed	- Coverage for dependents up to 26 1099 employees: Must be exclusively employed	- Coverage for dependents up to 26 1099 employees: Must be exclusively employed	- Coverage for dependent children up to age 26 1099 employees: Must be exclusively employed	- Coverage for dependent children up to age 26 1099 employees: Must be exclusively employed

	Small Group Pool 2–9 Subscribers	Small Group Pool 10–99 Subscribers	Small Group Clear Plans	Delta Dental Patient Direct®	DeltaVision®
Open Enrollment	Yes. No late entrants.	Yes. No late entrants.	Yes. No late entrants.	- Yes. No late entrants. - Match PPO plan	- Yes. No late entrants. - Match dental coverage - Enrollment does not have to be tied to dental
Participation (Contributory)	Minimum of 50% participation and 2 subscribers enrolled (3 if Dual Choice with Delta Dental Patient Direct®) AND	Minimum of 50% participation and 10 subscribers enrolled (combined if Dual Choice) AND	Minimum of 50% participation and 10 subscribers enrolled (Combined if Dual Choice) AND	Match PPO plan AND	Minimum of 50% participation and 2 subscribers enrolled AND
Employer Contribution (Contributory)	Greater than or equal to 50% employer contribution	Greater than or equal to 50% employer contribution	Greater than or equal to 50% employer contribution	Match PPO plan	Greater than or equal to 50% employer contribution
Participation (Voluntary)	Minimum of 20% participation and 2 subscribers enrolled (3 if Dual Choice with Delta Dental Patient Direct®) OR	Minimum of 20% participation and 10 subscribers enrolled (combined if Dual Choice) OR	Minimum of 20% participation and 10 subscribers enrolled (combined if Dual Choice) OR	Match PPO plan OR	Minimum of 20% participation and 2 subscribers enrolled OR
Employer Contribution (Voluntary)	Less than or equal to 50% employer contribution	Less than or equal to 50% employer contribution	Less than or equal to 50% employer contribution	Match PPO plan	Less than 50% employer contribution
Waivers	Valid: - Group spousal coverage - Other group coverage - COBRA - Medicare/Medi-Cal - Military - Individual	Valid: - Group spousal coverage - Other group coverage - COBRA - Medicare/Medi-Cal - Military - Individual	Valid: - Group spousal coverage - Other group coverage - COBRA - Medicare/Medi-Cal - Military - Individual	Valid: - Group spousal coverage - Other group coverage - COBRA - Medicare/Medi-Cal - Military - Individual	Valid: - Group spousal coverage - Other group coverage - COBRA - Medicare/Medi-Cal - Military - Individual
DE-9C	Not required	Not required	Not required	Not required	Not required

	Small Group Pool 2-9 Subscribers	Small Group Pool 10-99 Subscribers	Small Group Clear Plans	Delta Dental Patient Direct®	DeltaVision®
Payment & Billing	- ACH required - Monthly bill	- ACH preferred - Monthly bill	- ACH preferred - Monthly bill	- ACH required for groups with less than 10 subscribers enrolled - Monthly bill consolidated with PPO plan	- ACH required for groups with less than 10 subscribers enrolled - Monthly bill consolidated with dental coverage
Out of state	- Employer must be headquartered in Colorado - At least 50% of subscribers enrolled must reside in the state of Colorado	- Employer must be headquartered in Colorado - At least 25% of subscribers enrolled must reside in the state of Colorado	- Employer must be headquartered in Colorado - At least 50% of subscribers enrolled must reside in the state of Colorado	- Employer must be headquartered in Colorado - At least 25% of subscribers enrolled must reside in the state of Colorado	- Employer must be headquartered in Colorado - At least 50% of subscribers enrolled must reside in the state of Colorado
Declined Industry Codes	- Civic Social Clubs: 8641/813410 - Private Households: 8811/814110 - Nonclassifiable: 9999	- Civic Social Clubs: 8641/813410 - Private Households: 8811/814110 - Nonclassifiable: 9999	- Civic Social Clubs: 8641/813410 - Private Households: 8811/814110 - Nonclassifiable: 9999	None	- Civic Social Clubs: 8641/813410 - Private Households: 8811/814110 - Non-classifiable: 9999
Cannabis Industry Codes	Allowed	Allowed	Allowed	Allowed	Allowed
Groups of 1 Subscriber	- Not allowed - Visit deltadentalcoversme.com for Individual plans	- Not allowed - Visit deltadentalcoversme.com for Individual plans	- Not allowed - Visit deltadentalcoversme.com for Individual plans	- Not allowed - Visit deltadentalcoversme.com for Individual plans	- Not allowed - Visit deltadentalcoversme.com for Individual plans
Broker Commissions	10% standard	10% for 10-49 lives and 5% for 50-99 lives - Custom percentages available	10% standard	10% standard	10% standard
Professional Employer Organization (PEO)	Allowed: Group must exit the PEO and be quoted on its own	- Allowed: Group must exit the PEO and be quoted on its own - Census data must be provided	- Allowed: Group must exit the PEO and be quoted on its own - Census data must be provided	Allowed: Group must exit the PEO and be quoted on its own	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 Clear Plans	Delta Dental Patient Direct®	DeltaVision®
Stand-alone or with additional line of coverage	- Stand-alone - Dual Choice (with Delta Dental Patient Direct® savings plan) - Bundled with DeltaVision® and/or DeltaHearing® (must have same renewal effective date)	- Stand-alone - Dual Choice (with PPO plan or Delta Dental Patient Direct savings plan) - Bundled with DeltaVision and/or DeltaHearing (must have same renewal effective date)	- Stand-alone - Dual Choice (with PPO plan) - Bundled with DeltaVision and/or DeltaHearing (must have same renewal effective date)	- 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 and/or DeltaHearing (must have same renewal effective date)	- Stand-alone - Bundled with dental and/or hearing coverage (must have same renewal effective date) 2% bundling discount on DeltaVision premium
Network	- Delta Dental PPO™ - Delta Dental Premier®	- Delta Dental PPO - Delta Dental Premier	Delta Dental PPO	A growing 1,000-provider Delta Dental Patient Direct Network	VSP® Network

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

[dentadentalco.com](https://www.dentadentalco.com)

SEND ALL COMPLETED FORMS AND PAYMENT TO:

Delta Dental of Colorado
 Attn: Sales & Client Strategy
 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.

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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

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