Delta Dental of Colorado wants to help our participating dentists create thriving practices — while still giving our members the best value in dental insurance. In late 2013, we hosted a small group of dentists in a roundtable discussion about the transformation of the health/dental care landscape and how dentists can adapt the way they do business in order to stay ahead of the changes.

“The dental-practice environment has fundamentally changed, and it’s not going back,” said Dental Director Michael Okuji, DDS, who moderated the roundtable. “Growing and maintaining a profitable business requires a new way of thinking, and we want to help you try to find the answers.”

Joining the discussion were Dr. Thomas Swain (who was profiled in a 2010 Update article about transforming his business model) and his then-associates (now partners) at 4th Avenue Family Dentistry, Dr. Chad Braun and Dr. Christopher Whitestone. Dr. Matt Mauck, a general and cosmetic dentist at D’Amico & Mauck, DDS, and Linda Arneson, chief operating officer at Delta Dental of Colorado, participated as well.

Dr. Mauck, a Delta Dental Premier® dentist, played professional football for the Denver Broncos and the Tennessee Titans, and dentistry is his second career. Out of dental school for three years, he is a partner in a successful, established practice and wanted to know how he can “stay one step ahead” in the business.

“I like everything about dentistry,” he said. “I can truly change people’s lives and give them a whole new smile.” But you can’t run a practice entirely on the challenging cases you learn about in dental school, he admitted.

continued on page 2
Dr. Swain’s business model evolved many years ago when he and his partner at the time, Dr. Don Batliner, made the decision to move to the Delta Dental PPO℠ network and strategically maximize the size of their practice and do everything they could to increase productivity. In 2007, they hired Dr. Braun as an associate, and empty chairs became a thing of the past. In four years, they increased their Delta Dental patient base by 80%. Dr. Whitestone joined the practice in 2012.

Employers have become more cost-conscious in the last several years, and many are choosing to purchase PPO plans for their employees. Dr. Swain told the group that becoming a part of the Delta Dental PPO network was the only way they could see to ensure growth in their practice, as smaller provider networks are becoming more widely accepted.

Health care reform is one reason why consumers are becoming more educated about their choices and their health and dental plans. “People are way more versed in insurance than they used to be,” said Dr. Whitestone. “Now people know what ‘in-network’ means, and they ask that question when they’re looking for a dentist.”

Dr. Braun added that what makes their practice successful is the way they have it organized. They began to concentrate on a preventive-care model, and they developed a strong recall program that helped to ensure their patients receive regular preventive care. On average, they see 70% of their patients every six months.

“You have to determine what you want to do and how you want to practice,” said Dr. Whitestone. “We’ve found this model to be more consistent. We can take a conservative approach, and long-term patients appreciate that.” Admittedly, providers do have to make concessions with this type of a model.

“It’s all about keeping overhead steady and raising gross profit, even if fees remain the same,” added Dr. Okuji. “Get control over fixed expenses and try to keep variable expenses as steady as possible.”

“We try to save wherever we can,” said Dr. Braun. “We work harder and smarter. And Delta Dental helped streamline our practice.”

As state health care exchanges and many companies move to PPO-only plans to help keep costs down and private exchanges also consider smaller provider networks, many providers may have to look closely at their own business models to be adaptive to the changes. Dr. Mauck probably summed it up best when he said, “There is a bit of the ‘fear of the unknown’ involved in looking ahead.” But Delta Dental of Colorado looks forward to continuing these discussions with providers to ensure that you have all the information you need to make the best decisions for the future of your practice.
UNDERSTANDING THE PATIENT BENEFIT REPORT
Changes to Maximum Out of Pocket

You may have noticed a new section on the standard Delta Dental of Colorado patient benefit report called Maximum Out of Pocket (MOOP). This is the amount the subscriber pays in coinsurance before the plan pays covered services at 100%. Because of required changes by the Affordable Care Act (ACA), children's dental benefits now have an out-of-pocket maximum of $700 for one child and $1,400 for two or more children.

This does not mean the subscriber has to pay the full out-of-pocket amount before DDCO pays anything at all. We still pay our share for the services rendered. For instance, if a subscriber has a filling, and the service is covered at 80%, then we pay 80% and the subscriber pays 20%. The 20% subscriber coinsurance is then applied to the MOOP. All maximums are on a calendar-year basis. Limitations are per child. Children are eligible for pediatric dental benefits through the end of the month in which they turn 19 years of age. Those 19 and older are considered adults under the ACA.

Here are some other frequently asked questions and answers regarding MOOP to help you and your patients better understand this new concept.

1. Do diagnostic and preventive (D&P) procedure costs apply to the out-of-pocket maximum? D&P is not applied to the MOOP because these services are typically covered at 100%. Only the subscriber’s coinsurance is applied to the MOOP.

2. Do they also have to pay their $50 deductible? Yes, and the $50 deductible is applied toward the $700/$1,400 MOOP.

3. Does the subscriber pay $0 after the $700/$1,400 is met? Is there any limit to services? Once the subscriber has paid $700/$1,400 in covered expenses, if the subscriber needs more care, he/she will pay $0 for the remaining calendar year as long as the service is a benefit of the plan. Frequencies and limitations still apply.

4. Do services rendered before and after the $700/$1,400 limit follow the benefit structure of 100%, 80%, 50%? I don’t understand how it works while the $700/$1,400 limit is being met versus after the $700/$1,400 limit is met. The benefit structure is standard until the subscriber meets the $700/$1,400 MOOP, therefore if a service is covered at 80%, then DDCO will pay 80% and patient pays 20%.

5. Do you then pay only to the $1,500 benefit maximum after the $700/$1,400 is met? The maximum does not apply to members up to the age of 19. The benefit maximum only applies to members 19 and older. Accordingly, there is no out-of-pocket maximum for adults 19 and older.

6. Can we submit pre-authorizations for treatment? Will Delta Dental consider the MOOP and break this down for us? Yes, the pre-determinations are processed the same and consider all factors including MOOP.

7. If a family has three kids, does the family only have to meet the $1,400 under the MOOP for a household? For families of two or more members under the age of 19, the maximum MOOP is $1,400. Once this is met, then services will be covered at 100% for any members under the age 19 for the rest of the year.
LeAnna Stortz joined Delta Dental of Colorado as our professional services director this past February. LeAnna is a Colorado native, born and raised on the Western Slope in Grand Junction. She has a bachelor’s degree in communication studies and enhanced biology from the University of San Diego.

LeAnna started her career with Farmers Insurance, and worked in the network management department with Rocky Mountain Health Plans. As a leader for the provider relations team, she supported provider recruitment, program compliance for CMS, Medicaid, and CHP+, billing and appeals processes for the network providers as well as training and relationship building. Most recently, she worked at Bright Horizons Family Solutions as director of provider relations, managing a team of 20 people who were responsible for billing, account management, recruitment, and program compliance.

LeAnna is married, is the proud mother of twins, and loves interior design. She is thrilled to be a part of the Delta Dental of Colorado team and looks forward to working with all of our providers.

DIFFERENT CLAIMS LOCATION FOR INDIVIDUAL AND FAMILY PLAN

Important Reminder: You should be submitting claims for your patients who have individual coverage (not those in group-sponsored plans or those who bought on Connect for Health Colorado) to a different location. A sample of the individual dental plan ID card is shown below. The member ID number and claims submission information are on the card.

To Submit Electronic Claims: Payer ID: WDENC
Customer Service Number: 1-888-899-3734
Website: deltadental.com (click on the Dentists tab)
To Submit Paper Claims: Delta Dental, PO Box 103, Stevens Point, WI 54481-0103
CHILDREN’S ORAL HEALTH MONTH
Celebration at the State Capitol

Governor Hickenlooper proclaimed February as Children’s Oral Health Month in Colorado. To celebrate, Oral Health Colorado collaborated with Delta Dental of Colorado and several other partners to organize an event at the Colorado state capitol on Friday, February 7.

The event raised awareness of oral health as an important issue and educated lawmakers on the critical role they can play in advancing oral health for Coloradans of all ages. As part of the event, attendees were asked to take a pledge to brush together with their children.

SMILE WIDE CONTEST
Someone Will Win a California Trip

Did you know that Delta Dental of Colorado is running a contest for Colorado kids in kindergarten through 5th grade? We want to know what makes them smile. The contest will run through April 30, and kids can submit a story, a drawing, a song, a video — however they want to express themselves — at smilewidecolorado.com. There is no purchase necessary to enter.

Here’s the coolest part: one winner (plus three guests) will receive a once-in-a-lifetime trip to Hollywood, California! This prize includes airfare, hotel accommodations, and car rental. The winner and his/her guests will also get tickets to some of the biggest local attractions. Let the kids in your life know and help them enter today!
CHECKING ELIGIBILITY AND BENEFITS

New ACA Requirements Bring Plan Changes

With health care reform and the Affordable Care Act (ACA), there may be changes to a patient’s plan. It is more important than ever to check eligibility and benefits on all patients. Delta Dental of Colorado’s website, deltadentalco.com, provides access to patient benefit and eligibility information 24 hours a day, seven days a week. You can also call our automated call center at 1-800-610-0201 for 24/7 access to current patient benefit information.

If you would like training on how to use our call center or website to check eligibility or benefits, email profservices677@ddpco.com or call the professional services team at 303-889-8677.

EPO=PPO ONLY

Only PPO Providers Can Service Patients in EPO Plans

Please note that subscribers with EPO plans can only see PPO providers for dental services. If they see a provider outside of the Delta Dental PPO℠ network, their claims will be denied. Make sure to ask your patients what plan they have when they ask you if you accept Delta Dental insurance.

IMPORTANT CHANGES TO CREDENTIALING

New Process Explained

Delta Dental of Colorado has made changes to our credentialing and re-credentialing process.

- We now re-credential every three years instead of every four years. As a dental plan that participates with government programs, we modified our process to meet the federal and state requirements.
- It is extremely important to fill out the 26-page Colorado state credentialing application in its entirety. Do not leave any fields blank. Mark “n/a” in areas that do not apply to you or your practice.
- We no longer accept the 2007 Colorado state application. Please use the 2014 version, available on our website. Go to the Providers page and click on Provider Forms. There you will find the Provider Credentialing Form.

If you have any questions on any part of Delta Dental’s credentialing procedures, email profservices677@ddpco.com or call the professional services team at 303-889-8677.
2014 CLASSES AND SEMINARS
Join Us for a Free Delta Dental Educational Seminar or CPR Class Near You

Delta Dental of Colorado offers free educational seminars and CPR classes to participating dentists and their office staff. Space is limited and registration is required.

Registration
RSVP for classes and seminars at least ten days prior by completing the CPR/Seminar registration form under the Providers tab on the website, or by calling 303-889-8677. You may also print the form, complete it and fax it to 303-741-2230, ATTN: Provider Records.

Delta Dental Seminars
Dental office staff seminars provide timely and relevant information on “what’s new” at Delta Dental of Colorado. All informational seminars take place on Fridays from 9 a.m. to noon.

Delta Dental Ortho-Focused Seminars
This seminar provides relevant, ortho-focused information from Delta Dental of Colorado. The ortho seminar occurs from 1 to 4 p.m.

Delta Dental CPR Classes
All CPR classes are held from 1 to 4 p.m.

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<tr>
<td>Apr. 25</td>
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<td>Jun. 13</td>
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<td>Aug. 8</td>
<td>Boulder Inn 770 28th Street, Boulder</td>
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<td>Sept. 5</td>
<td>Residence Inn Marriott 767 Horizon Drive, Grand Junction</td>
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<td>Oct. 10</td>
<td>Delta Dental of Colorado, 4582 South Ulster Street, Suite 401, Denver</td>
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<td>ORTHO-FOCUSED SEMINAR (1–4 p.m.)</td>
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<td>Nov. 7</td>
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The Delta Dental of Colorado Foundation’s Brush With Me campaign challenges communities across Colorado to join in the effort to eradicate early childhood tooth decay — the No. 1 chronic childhood disease. A pledge, available in English and in Spanish on brushwithme.com, encourages families to take one simple step toward helping their children have healthy smiles for life – brush together every day. Take the pledge yourself and share it with others via Facebook and Twitter.

To encourage families to start brushing together, the foundation developed a bilingual, interactive brochure that includes helpful tips, a sticker brushing chart, and a fun coloring page for kids. So far, more than 13,000 brochures have been distributed to providers across Colorado. To order brochures for your practice, email hello@ddpco.com.

In 2014, the campaign is looking for new partners and supporters, deeper community engagement, more exciting community events, and lots of exposure for our Brush With Me messages. Thank you for all your help teaching good oral health habits and sharing the messages about why good oral health is so important.

**STATE IMPLEMENTING CHANGES IN ELIGIBILITY FOR KIDS**
CHP+ Kids to Have 12 Months of Continuous Eligibility

The Department of Health Care Policy and Financing (HCPF) is implementing 12-month continuous eligibility for children enrolled in the Child Health Plan Plus (CHP+) and Medicaid programs, regardless of changes to income or household size. This continuous coverage policy will streamline eligibility checks for providers and eliminate problems caused when children bounce between coverage from CHP+ and Medicaid.

Colorado is now one of 24 states to implement continuous coverage for children, which will help to improve continuity of and access to preventive care — ultimately resulting in better health for Colorado kids. For more information on the progress of this implementation, go to [http://Colorado.gov/hcpf/benefits](http://Colorado.gov/hcpf/benefits).
MY PRACTICE VIEW 2014 REPORTS SENT OUT
How Do You Stack Up?

In early April, you should have received your personal MyPracticeView 2014 report. This report compares your metrics of care to your peers in the same discipline. The report is intended to provide insight into your pattern of practice so you can better understand your practice in relation to those of your peers. The report is run only on the Delta Dental of Colorado patients you treated in the 2013 calendar year. It is confidential and was mailed only to you. It is not available to any other individual or entity. In order to get a MyPracticeView report, you had to have at least 25 unique Delta Dental patients in 2013.

This is the second year Delta Dental of Colorado has prepared such a report for providers. “This is meant to continue the dialogue on patterns of practice in our community,” says Dental Director Michael Okuji, DDS. “The public — your patients — is clamoring for more information on the health services they receive. We live in a world of transparency and accountability, and practitioners need to become responsive.”

If you did not receive your report or if you have questions on it, feel free to contact Dr. Okuji at 720-489-4739 or mokuji@ddpco.com.

NEW INFOGRAPHIC SERIES
Illustrating Oral Health

The Delta Dental of Colorado Foundation has launched a monthly infographic series, which will highlight the issues surrounding oral health in our community.

The first in this series illustrates the academic impacts of tooth decay on Colorado kids. With a mouthful of cavities, it’s hard for children to concentrate and do well in school. A healthy mouth is a crucial part of a healthy and successful future.

Stay up to date on the series by visiting the foundation website at deltadentalofoundation.org, liking us on Facebook (facebook.com/DeltaDentalco) or by following our blog (deltadentalcoblog.com). You can also link to or use these infographics on your own Facebook pages or websites.

Feel free to print them out and give them to your patients if applicable. Let us know if you have ideas for new infographics we can create by emailing your ideas to communications@ddpco.com.
There has been some confusion about the child-only dental plans that are being sold on the state health insurance marketplace, Connect for Health Colorado. Delta Dental of Colorado sent out a letter to subscribers in these plans on February 20 to ensure that they understood these plans have no benefits for adults. The child-only plans have benefits only for children under 19 (a child benefit applies to a person through the end of the month in which they turn 19).

Because of confusion over how the plans were presented on the Connect for Health Colorado website or by their representatives, DDCO paid claims incurred by adults who tried to access services before February 24, 2014. We will continue to send out the explanation letter as people sign up for the child-only plan to eliminate any confusion going forward.

Please continue to check eligibility for your patients to ensure that you are not performing services or sending in claims for adults who are not covered. We appreciate your help during this time of change as more people get covered by plans from the state health insurance marketplace.

To check benefits, just log on to the secure Provider portal, enter your patient’s ID number, first name, and date of birth and view their full patient benefit report.

Land of Smiles Theater Program

Delta Dental of Colorado’s Land of Smiles theater troupe will pay a visit to 58 public schools in the metro Denver area through April. In February alone, an impressive 7,924 kids at 29 schools received a visit from this oral health–focused theater program featuring Tooth Wizard and his antagonist, Plaque Man. The arch-enemies teach the value and practice of brushing, flossing, and maintaining good oral health.

We already have a wait list for 2015! If you know of any schools in the Denver Metro area who might want to schedule a visit to their school, let them know they can send an email to LandofSmiles@ddpco.com to get on the list.
# Delta Dental’s Networks Keep Growing

*Delta Dental of Colorado Welcomes the Following New Dentists to Our Network*

**PPO** = Dentists who have recently joined the Delta Dental PPO℠ network  
**Prem** = Dentists who have recently joined the Delta Dental Premier® network  
**PPO/Prem** = Dentists who have recently joined the Delta Dental PPO and Delta Dental Premier networks

Specialties are noted in parentheses when applicable.

Please note, all of our products on the state health insurance marketplace (Connect for Health Colorado) are PPO-only, meaning subscribers must see a PPO provider to receive benefits.

## Cities

### Alamosa
- Dr. Karl Kohlgraf  
- **PPO/Prem**

### Ault
- Dr. Jason Tucker  
- **PPO/Prem**

### Aurora
- Dr. James Craig  
- **PPO**
- Dr. Steven Karden  
- **PPO**
- Dr. Aleksander Orlik  
- **PPO/Prem**
- Dr. Lauren Polito  
- **PPO/Prem**
- Dr. David Rebber  
- **PPO/Prem**
- Dr. Thomas Rowe  
- **PPO**
- Dr. Mayank Saxena  
- **PPO/Prem**

### Boulder
- Dr. William Carpenter  
- **PPO**

### Brighton
- Dr. Arthur Yagudayev  
- **PPO/Prem**

### Carbondale
- Dr. Matthew Verheul  
- **Prem**

### Castle Rock
- Dr. Jeremy Cardon  
- **PPO**
- Dr. Javan Houser  
- **PPO**
- Dr. Jamin Houser  
- **PPO**
- Dr. David Rebber  
- **PPO/Prem**

### Centennial
- Dr. James Christiansen  
- **PPO/Prem**

### Colorado Springs
- Dr. Joseph Abt  
- **PPO**
- Dr. Lucas Castillo  
- **PPO/Prem**
- Dr. Tonni Faber  
- **PPO/Prem**
- Dr. Sheldon Golomb  
- **PPO**
- Dr. James Hahn  
- **PPO/Prem**
- Dr. Jessica Hanson  
- **PPO**
- Dr. Edward Lee  
- **PPO/Prem**
- Dr. Jon Lydiatt  
- **PPO**
- Dr. Richard Smith  
- **PPO/Prem**
- Dr. Edward Souza (Pedo)  
- **PPO**
- Dr. Cameron Perigo  
- **Prem**

### Commerce City
- Dr. Brian Trommeter  
- **PPO**

### Crested Butte
- Dr. Michael Faktor  
- **PPO**

### Denver
- Dr. Richard Arbuckle  
- **PPO/Prem**
- Dr. Nicole Brownfield  
- **PPO/Prem**
- Dr. Jose Franco  
- **PPO**
- Dr. Mark Glasgow (Oral)  
- **PPO/Prem**
- Dr. Tracy Gutierrez  
- **PPO/Prem**
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**How are we doing?** The Delta Dental Update is designed to provide useful information for providers and staff. Please email your ideas, suggestions and comments to communications@ddpco.com.