

# Guide to 2024 Medicare Advantage Dental Plans







## Smile! Your plan includes dental benefits.

Dental health is an important part of your total health. That's why your Medicare health plan includes access to dental care. You can use this guide to better understand your dental benefits and get a sense of estimated costs when you get care.

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# This guide explains how your Medicare Advantage plan's dental benefits work and what they cover

## Benefits

Kaiser Permanente is contracted with Delta Dental of Colorado to administer your dental benefits. Our plans cover 2 types of dental care: preventive and comprehensive.

- **Preventive services:** Includes routine cleanings, exams, topical fluoride, and X-rays. This is the type of care dentists recommend receiving every 6 months. There are no copays for preventive care.
- **Comprehensive services:** Includes more advanced dental care like fillings, root canals, and periodontics. Depending on your plan, this may also include crowns, extractions, dentures, and more.
- **Annual dollar limit:** Your plan pays for covered preventive and comprehensive care up to a set dollar limit.

## How to find a dentist

Go to [deltadentalco.com](https://deltadentalco.com) and use the "Find a dentist" tool and select the Medicare Advantage network. You can also contact the Delta Dental customer service department at **1-800-610-0201** or email [customer\\_service@ddpco.com](mailto:customer_service@ddpco.com).







## Network

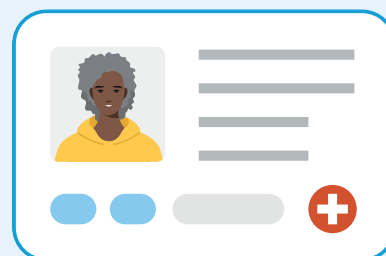
Depending on your plan, you may have access to more than one network. All plans have access to Delta Dental's Medicare Advantage PPO network. Some plans also include access to Delta Dental's Premier network.

- **Dental PPO network:** Available on all plans and includes almost 1,500 providers in Colorado.
- **Dental Premier network:** Available for Bronze, Silver, Enhanced, and Gold plans. This network has almost 2,000 providers in Colorado.
- **Out of network:**
  - Kaiser Permanente HMO and HMO-POS members won't be covered when seeking dental care out of network.
  - Kaiser Permanente Choice PPO Plan members will be covered when seeing any licensed dentist in the United States.

For more details, please refer to your *Evidence of Coverage (EOC)*.

### At the dentist

Use your Kaiser Permanente medical record number on your Kaiser Permanente ID card when you visit the dentist. You won't receive a separate dental ID card.





# Core HMO Plan

## Preventive services

Our Core Plan covers preventive dental care, like cleanings and exams. There are no copays.

## Comprehensive services

Our Core Plan also offers coverage for select services, which have a cost share. Comprehensive coverage is limited to fillings, root canals, and periodontics.

## Network

Coverage for the Core Plan is offered exclusively through the Delta Dental PPO network.

Core Plan benefits overview	
Delta Dental PPO network	1,500 dentists in Colorado
Annual maximum paid by health plan for preventive and comprehensive services	\$1,450
Preventive services (cleanings, X-rays, topical fluoride)	100% covered (you pay nothing up to annual maximum)
Comprehensive services (basic fillings)	70% covered (up to annual maximum)
Comprehensive services (major periodontics, root canals)	50% covered (up to annual maximum)

# Understanding your benefits

Preventive care	
Services	Cost*
2 routine checkups	\$350
1 set of X-rays	\$100
PPO network	
Your plan pays*	\$450
You pay*	\$0

\*Actual cost may vary. However, no matter the cost, services are covered by your plan if you're seeing a dentist in the PPO network.

Preventive + comprehensive care	
Services	Cost*
2 routine checkups	\$350
1 set of X-rays	\$100
2 fillings (basic)	\$300
PPO network	
Your plan pays*	\$660
You pay*	\$90

\*Actual cost may vary.



# Choice PPO Plan

## Preventive services

Our Choice PPO Plan covers preventive dental care, like cleanings and exams. There are no copays.

## Comprehensive services

Our Choice PPO Plan also offers coverage for select services, which have a cost share. Comprehensive coverage is limited to fillings, root canals, and periodontics.

## Network

Coverage for the Choice PPO Plan is offered through the Delta Dental PPO network. Members may also see any licensed dental provider in the United States.

Choice PPO Plan benefits overview	
Delta Dental PPO network or any licensed dental provider in the United States	All licensed dental providers
Annual maximum paid by health plan for preventive and comprehensive services	\$1,350
Preventive services (cleanings, X-rays, topical fluoride)	100% covered (you pay nothing up to annual maximum)
Comprehensive services (basic fillings)	70% covered (up to annual maximum)
Comprehensive services (major periodontics, root canals)	50% covered (up to annual maximum)

# Understanding your benefits

Preventive care	
Services	Cost*
2 routine checkups	\$350
1 set of X-rays	\$100
PPO network or out of network	
Your plan pays*	\$450
You pay*	\$0

\*Actual cost may vary. However, no matter the cost, services are covered by your plan.

Preventive + comprehensive care	
Services	Cost*
2 routine checkups	\$350
1 set of X-rays	\$100
2 fillings (basic)	\$300
PPO network or out of network	
Your plan pays*	\$660
You pay*	\$90

\*Actual cost may vary.

# Bronze/Silver/Enhanced/Gold HMO Plans

## Preventive services

Preventive dental care, like cleanings and exams, are covered. There are no copays.

## Comprehensive services

These plans also offer coverage for select services, which have a cost share. Comprehensive coverage under these plans includes fillings, periodontics, crowns, dentures, and more.

## Network

Coverage for these plans is offered through both the Delta Dental PPO network and Delta Dental Premier network. Your plan covers more when you see a dentist in the Delta Dental PPO network.

Bronze/Silver/Enhanced/Gold HMO Plans benefits overview	
Delta Dental PPO network	1,500 dentists in Colorado
Delta Dental Premier network	2,000 dentists in Colorado
Annual maximum paid by health plan for preventive and comprehensive services	Bronze: \$2,350 PPO/\$500 Premier Silver/Enhanced/Gold: \$1,650 PPO/\$500 Premier
Preventive services (cleanings, X-rays, topical fluoride)	100% covered in both networks (you pay nothing up to the annual maximum)
Comprehensive services (basic fillings, simple extractions)	70% covered PPO/50% Premier (up to annual maximum)
Comprehensive services (major periodontics, crowns, endodontics, dentures, and more)	50% covered in both networks (up to annual maximum)



# Understanding your benefits

Preventive care (Delta Dental PPO/Premier networks)		
Services	Cost*	
2 routine checkups	\$350	
1 set of X-rays	\$100	
	PPO network	Premier network
Your plan pays*	\$450	\$450
You pay*	\$0	\$0

\*Actual cost may vary. However, no matter the cost, services are covered by your plan if you're seeing a dentist in the PPO or Premier networks.

Preventive + comprehensive care (Delta Dental PPO network)	
Services	Cost*
2 routine checkups	\$350
1 set of X-rays	\$100
2 fillings (basic)	\$300
1 crown (major)	\$1,100
<b>PPO network</b>	
Your plan pays*	\$1,210
You pay*	\$640

\*Actual cost may vary.

Preventive + comprehensive care (Delta Dental Premier network)	
Services	Cost*
2 routine checkups	\$350
1 set of X-rays	\$100
2 fillings (basic)	\$300
1 crown (major)	\$1,100
<b>Premier network</b>	
Your plan pays*	\$500 (\$500 annual maximum reached)
You pay*	\$1,350

\*Actual cost may vary.

# Dual Special Needs Plan (D-SNP)

A D-SNP is a plan designed for members who are eligible for both Medicare and Medicaid.

## Preventive services

Preventive dental care, like cleanings and exams, is covered. There are no copays.

## Comprehensive services

A D-SNP also offers coverage for select services with no cost share until the annual maximum is reached. Comprehensive services under these plans include fillings, periodontics, crowns, dentures, and more.

## Network

Coverage for our D-SNP is offered through the Delta Dental PPO network.

D-SNP benefits overview	
Delta Dental PPO network	1,500 dentists in Colorado
Annual maximum paid by health plan for preventive and comprehensive services	\$2,500
Preventive services (cleanings, X-rays, topical fluoride)	100% covered (you pay nothing up to annual maximum)
Comprehensive services (basic and major fillings, simple extractions, periodontics, crowns, endodontics, dentures, and more)	100% covered (you pay nothing up to annual maximum)

# Understanding your benefits

Preventive care	
Services	Cost*
2 routine checkups	\$350
1 set of X-rays	\$100
PPO network	
Your plan pays*	\$450
You pay*	\$0

\*Actual cost may vary. However, no matter the cost, services are covered by your plan if you're seeing a dentist in the PPO network.

Preventive + comprehensive care	
Services	Cost*
2 routine checkups	\$350
1 set of X-rays	\$100
2 fillings (basic)	\$300
1 crown (major)	\$1,100
PPO network	
Your plan pays*	\$1,850
You pay*	\$0

\*Actual cost may vary.





## **Preventive services for all plans include:**

- Oral exam (limited to 2 oral exams per calendar year)
- Prophylaxis (limited to 2 cleanings per calendar year)
- Topical fluoride (once every 12 months)
- Full mouth or panoramic X-rays (once every 60 months)
- Bitewing X-rays (1 set every 12 months)
- Periapical X-rays (4 every 12 months)
- Occlusal X-rays (2 every 12 months)
- Pulp vitality tests

## **Comprehensive services for Core HMO and Choice PPO:**

- Basic includes:
  - Fillings
- Major includes:
  - Root canals and periodontics

## **Basic comprehensive services for Bronze, Silver, Enhanced, Gold, and D-SNP include:**

- Fillings
- Pin retention per tooth
- Simple extractions
- Emergency relief of pain

## **Major comprehensive services for Bronze, Silver, Enhanced, Gold, and D-SNP include:**

- Periodontics
- Crowns
- Core buildups
- Post and core buildup
- Prefabricated post and core
- Crown repair
- Metallic inlays
- Metallic onlays
- Endodontics
- Complete dentures
- Partial dentures
- Denture repair, adjustment, and reline procedures
- Oral surgery services
- Fixed partial dental retainers
- Adjunctive general services

# Key contacts

## Member Services

Call for assistance with your Kaiser Permanente Medicare health plan at **1-800-476-2167** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

## Delta Dental

To find a dentist in network online, please visit **deltadentalco.com** and use the "Find a Dentist" tool. You may also contact the Delta Dental customer service department at **1-800-610-0201** or email **customer\_service@ddpco.com**.

When selecting a provider, make sure they're part of the Delta Dental Medicare Advantage network.











