



DIRECT DENTAL PLANS OF AMERICA, INC.

Direct Dental Plans of America, Inc.

The Future of Healthcare ...

*Now Offering "Triple Option Plus Plans"
Everything You Need and More*

**Proud to be
Colorado's Price Leader**

Direct Dental Plans of America, Inc. is committed to providing high quality health care at substantial savings. DDP not only takes great pride in pioneering consumer driven healthcare plans for the 21st century, but is willing to continually pursue new and effective ways to help people take a "bite" out of rising healthcare costs. DDP offers a full spectrum of choices to accommodate any group.



Triple Option Plus

DDP Colorado

Best Savings Plan in the State of Colorado.

The Perfect Fit For Individuals or Groups

Voluntary or Employer Paid

Competitive Fee Schedules

- ◆ Up to 70% Savings
- ◆ No Limits
- ◆ No Annual Maximums
- ◆ No Waiting Periods
- ◆ No Claim Forms
- ◆ Comprehensive Provider Networks

Dental

- ◆ General Dentists
- ◆ Orthodontists (*children and adults*)
(*treatment currently in progress excluded*)
- ◆ Periodontists (*gums*)
- ◆ Pedodontists (*children*)
- ◆ Oral Surgeons including TMJ
- ◆ Implantologists & Cosmetic Dentistry

Vision

- ◆ Savings on eye exams & contacts
- ◆ Frames & Lenses 40% to 50% off retail
- ◆ No limits
- ◆ No dispensing fees
- ◆ No charge for UV & scratch coat

Chiropractic/Massage

- ◆ \$25 Adjustments/No Limits
- ◆ 50% Off X-Rays
- ◆ Massages \$25-\$35
- ◆ Unlimited Visits

Two Prescription Drug Plans

- ◆ KING SOOPERS PRESCRIPTION DISCOUNT CARD INCLUDED FREE WITH ANY DDP PLAN
- ◆ CAREMARK CARD
 - ◆ Up to 65% Discount - Unlimited Family Use
 - ◆ 55,000 Nationwide Pharmacies

Option I

Aetna Dental Access

Nationwide Plan Great for Outlying Areas.

Available For Individuals or Groups

Voluntary or Employer Paid

Negotiated Fee Schedules

- ◆ 15-50% Savings
- ◆ No Limits
- ◆ No Annual Maximums
- ◆ No Waiting Periods
- ◆ No Claim Forms
- ◆ Over 60,000 Participating Providers

Dental

- ◆ General Dentists
- ◆ Orthodontists (*children and adults*)
(*treatment currently in progress excluded*)
- ◆ Periodontists (*gums*)
- ◆ Pedodontists (*children*)
- ◆ Oral Surgeons including TMJ
- ◆ Implantologists & Cosmetic Dentistry

Option I & II are not health insurance policies and payments are not made directly to the providers for health/dental services. Patient is obligated to pay for all services. Patient will receive discounts for services from providers contracted with either Options I or Option II. Contact Aetna Life Insurance Company at 151 Farmington Ave., Hartford, CT 06156 or Direct Dental Plans of America, Inc.

Negotiated fee schedules based on anticipated national average dental charges for the 2005 calendar year based on the comparison of provider negotiated fees to national average charges. Actual costs and savings vary by provider and geographical area.

Option II

Fully Insured

Nationwide Group Dental Benefits

Customized for DDP Groups of 2 or more

Voluntary or Employer Paid

Freedom to Choose Any Dentist or Use a PPO Network Dentist

PPO Network

- ◆ 100% Paid on Diagnostic & Preventative
- ◆ 80% on Minor Restorative, Endodontics, Periodontics & Oral Surgery
- ◆ 50% on Major Services

Indemnity - Choose Any Dentist

- ◆ 80% Paid on Diagnostic & Preventative
- ◆ 60% on Minor Restorative, Endodontics, Periodontics & Oral Surgery
(*Can be moved from Class III to Class II*)
- ◆ 40% on Major Services

Deductibles and Maximums

- ◆ High Insurance Maximum - up to \$2,000
(*Can be customized from \$750/\$2,000*)
- ◆ Deductible Waived for Preventative & Diagnostic Services
- ◆ Deductible Customized from \$25 to \$150 for Major Services
- ◆ Orthodontic Maximum \$2,000
(*Groups of 10 or more*)
- ◆ Out of Network Claims Paid up to 85% of UCR - Balanced Billing Could Occur
- ◆ Variable Waiting Periods
- ◆ Customized Quotes Available
- ◆ Fully Insured Plans

Dental products are underwritten by United Healthcare Insurance Company, Hartford, CT (except in NY - United Healthcare Insurance Company of NY, Hauppauge, NY). United Healthcare Insurance Company is Rated A+ by A.M. Best.

Option III

Colorado's Price Leader



DIRECT DENTAL PLANS OF AMERICA, INC.



Colorado's Price Leader



You can count on Affordable Benefits



Dental Referral Plans are becoming increasingly popular. The low monthly cost combined with substantial savings, with no waiting periods or annual maximums, are hard to beat. DDP is proud to be one of the pioneers of this rewarding concept. Our fee schedules have been personally negotiated and the

network is restricted to only highly qualified and experienced providers. With dental benefits under \$10 a month and vision/chiropractic/prescription each under \$6 month, DDP continues to be the leader in providing affordable benefits.

You can count on Superior Care



Quality of care is vital, and DDP takes pride in exceeding the expectations of our clients. DDP is a highly skilled team of professionals that strive to provide old-fashioned customer service. The quality and credentials of our

providers are reviewed annually to ensure that our clients get the quality of service that they deserve. Customer satisfaction is our top priority.

You can count on Outstanding Choices



DDP customers enjoy creating plans that tailor to their specific healthcare needs. Dental, vision, chiropractic and massage can be combined or utilized separately. DDP, Aetna PPO or our fully insured nationwide dental insurance can be enhanced by adding vision or

chiropractic. The availability of specialists, such as Orthodontists, Periodontists, Pediatontists, Oral Surgeons and Implantologists makes DDP an attractive option for anyone.

You can count on Tremendous Advantages



DDP offers one of the most comprehensive networks today. With a continually expanding list of providers in Colorado, and over 88,000 providers available in the nationwide networks, we are proud to offer our customers options that exceed their expectations. Everyone is eligible for DDP ("Option I") benefits with no age limits or restrictions for pre-existing conditions.

There are no limits on the number of visits, no caps on the annual amount, and no claim forms to bother with. Spanish brochures and enrollment information is available upon request, and DDP hosts a broad range of providers that speak languages other than English.

You can count on Personal, Friendly Service From A Company That Cares!



DDP is a successful Colorado-based company serving the nation with over a decade of experience! As a long-standing member of the Colorado Better Business Bureau, and recently featured on Channel 9 News as "The Future of Healthcare," DDP provides its customers with considerable savings without jeopardizing quality of care. The diverse options and plan combinations allow DDP to service individuals from college to retirement. DDP is also equipped to handle large groups and is especially proud to represent Denver Public

Schools, Colorado State Firefighters Association, Colorado Retired School Employee Association, Cement and Masonry Union, Transit Union #1563 and United Government Security Officers of America.

In addition, DDP is proud to give back to the community by helping to provide for those less fortunate in Colorado and around the world. Compa Food Ministries, World Changers International and KIND ("Kids in Need of Dentistry) are just a few of the organizations DDP is privileged to support.



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Colorado's Price Leader

**Introducing the New "Triple Option Plus Plans"
Available for Groups of Two or More!**

The Future of Health Care!

**Dental
Chiropractic/Massage
Vision
Prescription**

Contact Your Broker Today!



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Count on us for ...

Affordable Benefits

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