

Overview of the Colorado Medical Society Member Benefit: Group Dental Insurance Plans Through Delta Dental

The Colorado Medical Society (CMS) has collaborated with COPIC Financial Service Group and Delta Dental of Colorado, the state's leading dental benefits provider, to offer CMS members an affordable dental benefits program for their employees and their families.

Designed for small- to medium-sized organizations, this plan offers a combination of flexibility and cost savings to fit your group's needs. CMS worked closely with COPIC Financial Service Group to develop this association plan for its members.

A Product We Believe In

If you've been thinking about adding dental insurance as a benefit for your medical practice employees, now is the time to explore your options. The leadership team at CMS has been working hard behind the scenes to offer this kind of benefit for members, and has found an excellent provider.

Highlights of the Delta Dental Plan

- ✓ An association plan with effective dates starting January 1, 2020
- ✓ Offered for groups of two people or more
- ✓ Rate guaranteed until January 1, 2022, regardless of start date
- ✓ Choice of two benefit options
- ✓ Plans include preventive, basic, and major services including orthodontics (12 month wait if no prior orthodontics coverage)
- ✓ Right Start 4 Kids® removes most of the cost barriers to dental care by providing coverage for children up to their 13th birthday at 100% co-insurance when in-network providers are seen (subject to limitations)
- ✓ Members may visit any licensed dentist, but will get the greatest out-of-pocket savings if you see a Delta Dental PPO™ dentists from the nationwide network.

The Delta Dental plan is available through your current agent or contact John Kaufman at COPIC Financial Service Group: jkaufman@copic.com or 720-858-6287. It's not too soon to start the conversation in order to put the plan in place by January 1, 2020 or after.

About Delta Dental

Delta Dental of Colorado is a nonprofit dental benefits company with a mission to improve the oral health of the communities they serve...something they take very seriously. Delta Dental gives its more than 1.3 million members the power to use and manage their dental benefits easily. Through innovative plans, large dentist network, and expert customer service, they make dental care accessible, affordable, and simple, leading to a healthier smile and life. And through the Delta Dental of Colorado Foundation and corporate social responsibility initiatives, they are active in the community, giving to organizations that support their mission and helping expand access to quality dental care. Creating healthy Colorado smiles is what drives Delta Dental of Colorado.

COPIC Financial Service Group, Ltd.

As part of a national association, Delta Dental adheres to the strictest accuracy standards for their provider networks. That means that when members select a provider in their network, they will be able to see that provider. Approximately nine out of 10 of all Colorado providers are part of their network.

Collaboration with COPIC Financial Service Group

COPIC Financial Service Group is an independent insurance brokerage and consulting firm that works with physicians, dentists, members of the health care community, and other professionals. They provide customized planning to make sure you are adequately insured, allowing your professional career and personal life to flourish. **COPIC Financial Service Group is a strategic partner of the Colorado Medical Society as an administrator for its members' business and personal insurance needs.** For more information, please contact your current agent or John Kaufman, CMS's dedicated agent for this product: 720.858.6287 or jkaufman@copic.com.