

Direct Dental Plans of America...



DDP COLORADO

Chiropractic / Massage Plan

Chiropractic / Massage Benefit Summary

Benefits Available to Individuals and Groups

All Plans include our Neighborhood Pharmacy Card at NO COST

Chiropractic / Massage Provider

Network

- Variety of Participating Provider Locations and Growing
- Providers Credentialed Annually
- All Providers Accepting New Patients
- Providers Listed in Printed Directory (see included copy) or On-line at www.ddpcol.com
- Providers Speaking Second Language Included in Directory

Membership Benefits

- Up to 50% Savings
- No Waiting Periods
- No Pre-Existing Condition Exclusions
- No Age Restrictions
- No Claim Forms
- Unlimited Visits
- No Annual Maximums
- No Deductibles

Fee Schedule

- One of the Most Competitive Fee Schedule for Adjustments / Modality and Massage (see included copy)
- NO CHARGE for Initial Consultation
- Members can Predict Out-of-Pocket Expenses
- Services Not Listed on the Fee Schedule are Offered at 20% Off the Provider's Normal Rates
- Stand-Alone Plan Available to Groups of 10 or more

General Information

- Initial 1-Month, 3-Month, 6-Month or 12-Month Payment — then Monthly thereafter
 - Convenient Automatic Billing for Individuals; **Easy** Automatic Billing or Monthly Invoices for Groups (with no billing fees!)
- Membership Begins the Day Initial Payment is Received by Our Office
- Membership Card and Welcome Materials Sent to New Member within 3 Business Days of Enrollment
- One-year Minimum Commitment
- Plan Automatically Renews

DDP COLORADO IS NOT A HEALTH/DENTAL INSURANCE POLICY. DDP does not make any payments to the Provider for health/dental services; patient is obligated to pay for all services. Patients will receive discounts for services from Providers contracted with Direct Dental Plans only.

MONTHLY RATES (Rates are the same for Individual and Group Members)

	DDP COLORADO Chiropractic/Massage Only*	DDP COLORADO Chiropractic/Massage/ Vision	DDP COLORADO Chiropractic/Massage/ Dental	DDP COLORADO All Plans
Member	\$5.85	\$10.70	\$13.80	\$18.65
Member +1	\$5.85	\$12.60	\$22.45	\$29.20
Member +2	\$5.85	\$14.30	\$26.40	\$34.85
Member +3	\$5.85	\$14.30	\$31.45	\$39.90
Member +4 or more	\$5.85	\$14.30	\$36.50	\$44.95

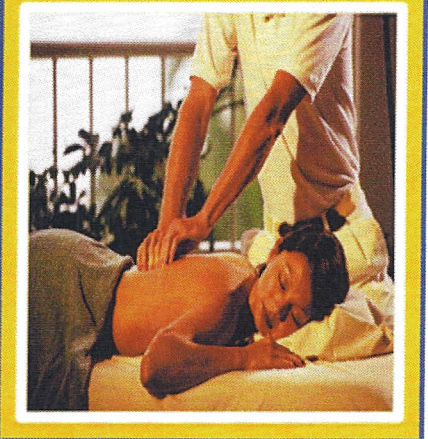
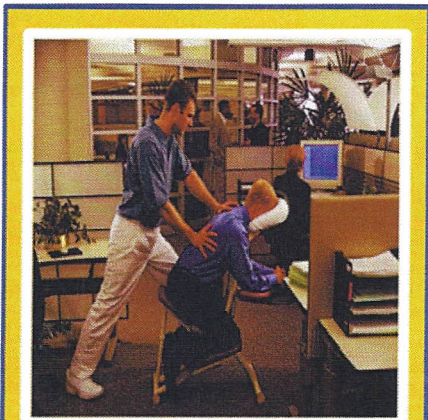
**In order to get Chiropractic/Massage as a stand-alone benefit for an Individual or Family Plan, an annual payment must be made (Group Plans excluded)*

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Chiropractic/Massage Plan Summary

*Do you have a tired aching back, sore muscles, pinched nerves, or headaches?
If so, you need DDP's Chiropractic / Massage benefits!*



DDP's Chiropractic/Massage plan enables you to save up to 50% on chiropractic and massage services through a variety of providers near you!

Our Plan Includes: Chiropractic Services, Nutritional Counseling & Therapeutic Massage!

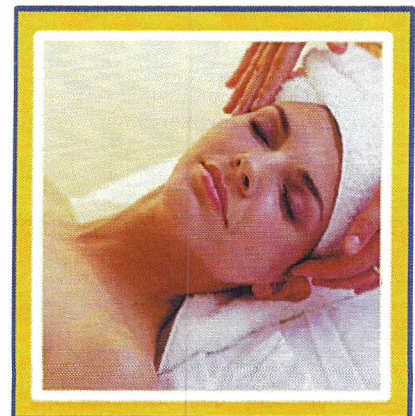
- FREE Initial Exams
- 50% off all X-rays
- Only \$25.00 per Adjustment (unlimited visits)
- SAVE up to 60% on Natural Healthcare including Manipulation, Electronic Muscle Stimulation, Ultra Sound, Traction/Roller Bed and Diatherapy (heat therapy)
- Massage Therapy: \$35.00 per hour / \$20.00 per half hour
- SAVE 20% off of Usual, Customary and Reasonable (UCR) Rates on services not listed on our fee schedule

No Deductibles, No Spending Limits,
No Waiting Periods, and Unlimited Use!

- ✓ Simply choose one of our providers, show them your card, and receive automatic discounts. It's that simple.
- ✓ All fees are paid directly to the provider at the time of service.
- ✓ Direct Dental Plans of America's benefits are NOT Insurance or pre-payment plans.

To receive the benefits our plans offer, you must visit one of our contracted providers. Providers are listed at www.ddpcol.com or can be emailed to you upon request by calling 303-457-9794.

DDP is a plan that has contracted with established providers of various professions to offer their services at deeply reduced prices.



Included with every plan is our complimentary Neighborhood Pharmacy Savings Card!
Save 15%-85% on prescriptions!

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Chiropractic/Massage Fee Schedule

CHIROPRACTIC EXAMINATIONS	
Description	DDP Member Out-Of-Pocket
Initial Examination	\$0.00
X-Rays	50% off Providers Customary Charge
CHIROPRACTIC ADJUSTMENTS / MODALITIES	
Description	DDP Member Out-Of-Pocket
Spinal Adjustment	\$25.00
Electric Stimulation	\$10.00
Ultrasound	\$10.00
Diatherapy (Heat Therapy)	\$8.00
Traction or Roller Bed	\$8.00
MASSAGE THERAPY	
Description	DDP Member Out-Of-Pocket
1/2 Hour Session	\$20.00
1 Hour Session	\$35.00
<u>Additional Information - Stipulations - Exclusions</u>	
<ul style="list-style-type: none">• DDP Fee Schedule only valid through DDP participating providers and payments are made directly to the provider when services are rendered.• All other charges for services not listed shall be a 20% reduction from the Provider's customary or standard fee.• Consult with your participating provider prior to beginning any treatment.	