

Delta Dental's Mission:

To advance dental health and access through exceptional dental benefits service, technology and professional support.

We Keep You Smiling®

Why do 22 million enrollees trust their smiles to Delta Dental?

- Substantial savings from our comprehensive cost management systems
- Extensive dentist choice
- A world-class approach to service



Visit our web site:
www.deltadentalins.com

What to know **after** your dental visit

Questions about your plan

If you have questions about your benefits, you may contact one of our helpful Customer Service representatives or check your benefits and eligibility information 24 hours a day, seven days a week from our interactive voice response telephone line. You can also learn more about your benefits by visiting our web site. You can sign up on our web site for our free dental health e-newsletter, *Dental Wire*, which provides valuable information about dental health topics and how to maximize your benefits.

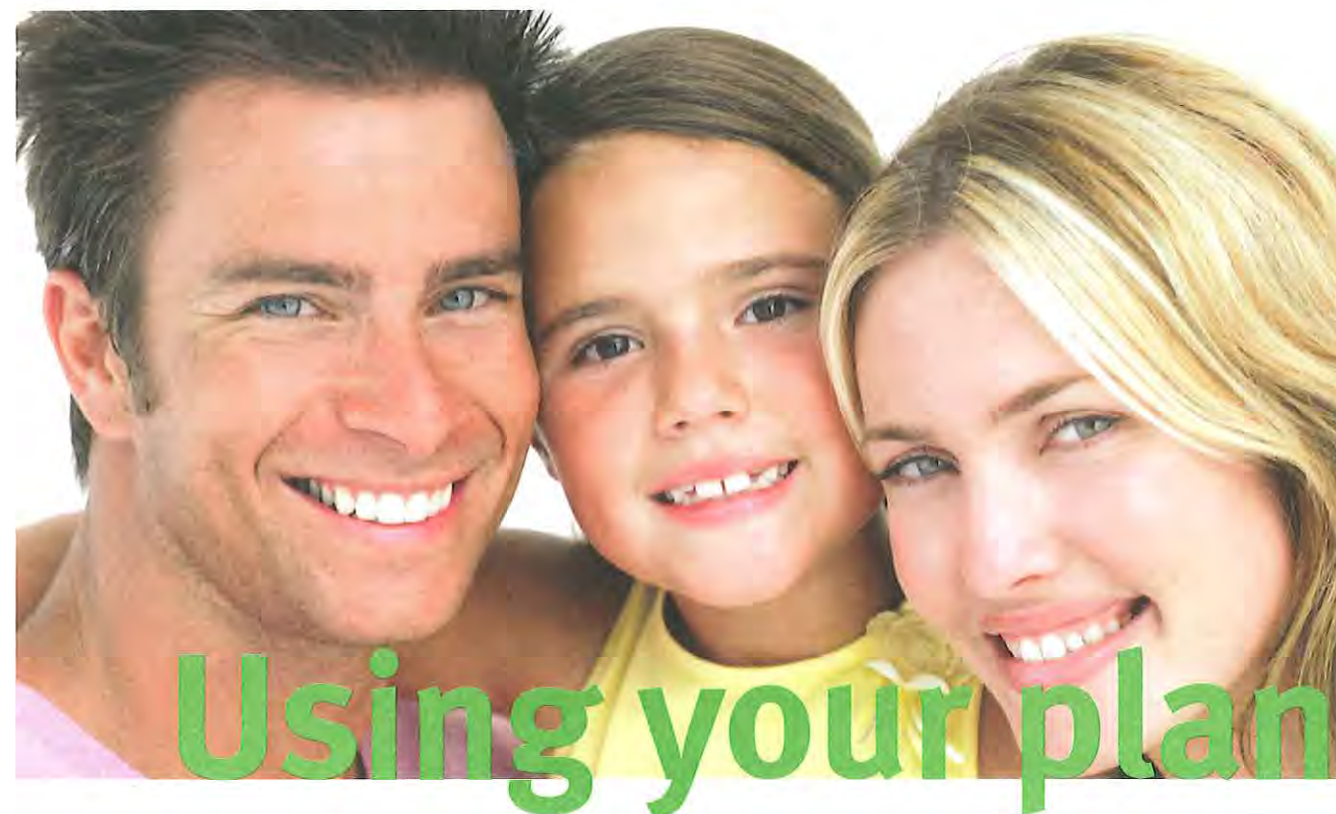
Claim review

After a claim has been processed, you will receive a Benefit Statement/Notice of Payment from Delta Dental. This document lists the services provided and costs of the dental treatment submitted by your dentist. Please review the services and costs to ensure that the patient copayment/coinsurance amount charged by your dentist is correct. Contact your dental office if you find any discrepancies. Delta Dental's Customer Service representatives are available to help explain your Benefit Statement/Notice of Payment.

Questions about quality of care

Delta Dental is committed to ensuring you receive quality dental care. We actively monitor the performance of our network dentists to ensure they comply with our criteria for hygiene, quality of care and other rigorous standards. If you are unhappy with the dental care you received from a Delta Dental dentist, we can arrange for you to be examined by one of our consulting dentists in your area. If the dental consultant agrees that the work was faulty, we will ensure that the original dentist either corrects the work at no additional cost or grants a refund. You may choose another dentist and have the treatment corrected.

Delta Dental PPO is underwritten by **Delta Dental Insurance Company** in AL, FL, GA, LA, MS, MT, NV, UT and the District of Columbia and by not-for-profit dental service companies in these states: CA – **Delta Dental of California**, PA, MD – **Delta Dental of Pennsylvania**, NY – **Delta Dental of New York**, DE – **Delta Dental of Delaware**, WV – **Delta Dental of West Virginia**.



Delta Dental PPO

Delta Dental PPO, our preferred provider organization (PPO) plan,* provides access to the largest network of its kind nationwide. Delta Dental PPO dentists agree to accept reduced fees for covered procedures when treating PPO patients. This means your out-of-pocket costs are usually lower when you visit a PPO dentist than when you visit a non-Delta Dental dentist.

When you're covered under the PPO plan, you and your family members:

- Can visit any licensed dentist, including the dental specialist of your choice
- May change dentists at any time without notifying us
- Can receive dental care anywhere in the world
- Will never have to pay more than the patient's share** at the time of treatment or file claim forms when you visit a Delta Dental dentist. Delta Dental dentists file claim forms for you and accept payment directly from Delta Dental.

Know your coverage

This brochure provides general information about your benefits coverage, but you may also want to visit our web site after your effective date to review additional details of your plan. Our secure and convenient online services allow you to:

- Review benefits and verify eligibility
- Check claims status
- Print an ID card
- Submit a question to Customer Service

When you visit your dentist, we recommend that you bring a copy of your eligibility and benefits information, including your group number and enrollee ID number. This will help the dental office submit your dental claims.

*In Texas, Delta Dental Insurance Company underwrites a Dental Provider Organization (DPO) plan.

**Patient's share is the copayment/coinsurance amount, any remaining portion of the deductible, any amounts over plan maximums and any non-covered services.

What to know **before** your dental visit

Find a Delta Dental PPO dentist

A current listing of dental offices that are part of Delta Dental's networks can be found using our online dentist directory. Visit our web site and click on "Find a Dentist" on our home page. Simply follow the instructions, selecting "Delta Dental PPO" and the state in which you wish to search, and then submit.

Each dentist listed in our directory has been credentialed by Delta Dental, which includes license and insurance coverage verification, specialty certification and compliance with the dental profession's health, hygiene and safety standards.

Is your current dentist a Delta Dental PPO dentist?

We recommend that you verify your current dentist's participation in the Delta Dental PPO network. Simply asking if a dentist "accepts Delta Dental" does not guarantee he or she is a PPO dentist. Make sure you specifically ask if he or she is a contracted Delta Dental PPO dentist. We also recommend that you verify your dentist's participation before each dental appointment.

When you can't find a PPO dentist

The Delta Dental Premier® network — our larger network — provides cost-saving features and is the next best option when you can't find a PPO dentist. If you must visit a non-PPO dentist, a Delta Dental Premier dentist will usually save you more money than if you visit a non-Delta Dental dentist. While Premier dentists' contracted fees are often slightly higher than PPO dentists' fees, Premier dentists will not bill you above Delta Dental's approved amount; non-Delta Dental dentists may bill you up to their full fees, a practice called "balance billing." You can find a Premier dentist using our online dentist directory.

When you can't find your dentist in the directory

We recognize that many people have a long-standing relationship with their dentist and may not want to change dental providers. We invite you to nominate your dentist for inclusion in the Delta Dental PPO network. Please visit the "Find a Dentist" page on our web site and complete the "Nominate Your Dentist" form. We will contact your dentist to provide more details. You can help by telling your dentist how important your PPO benefits are to you and that you would like him or her to consider becoming a Delta Dental PPO dentist.

Check your eligibility and benefits online

If you are visiting our web site for the first time, you will need to complete a one-time registration to log in and verify your eligibility, check your benefits for covered services and view maximums and deductible information. You may also print an ID card, although it is not required to receive services. You may simply provide the dental office with your group number and the enrollee ID number.

Dual coverage/Coordination of benefits

If your spouse has coverage with another dental plan and you or your family members are covered by both dental plans, the two plans will coordinate benefits to potentially lower your out-of-pocket costs. Ask your dentist to indicate the other plan's information on the claim form submitted to Delta Dental and we'll take it from there. Group-specific exceptions may apply. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan's coordination of benefits, including rules for determining primary and secondary coverage.

Orthodontic treatment in progress

If your Delta Dental plan includes orthodontic benefits, payment for orthodontic treatment in progress depends on the specific provisions of your plan. Typically, treatment in progress is covered and Delta Dental begins paying during the first eligible month. The amount calculated to be Delta Dental's liability will be paid accordingly (lump sum or installments), subject to the lifetime (in some cases, annual) maximum benefits for orthodontic services. Under some plans, however, you may not be eligible for work in progress or you may lose eligibility if your coverage has lapsed for more than 30 or 60 days.

Transitioning from another plan?

Any dental treatment in progress when your coverage begins — such as root canals, crowns and bridgework — is not covered under your Delta Dental plan, and your former dental plan should assume responsibility. Delta Dental will cover treatment started and completed after your plan's effective date of coverage.

General information about types of dentists

Don't wait until you have a serious dental concern before you visit a dentist. Schedule regular dental visits for cleanings and exams — professional care can keep your teeth healthy and keep treatment costs down. To find a dentist, seek recommendations from friends, family or co-workers. You may contact the local or state dental society for independent referrals or questions about individual dentists. The information below can be a helpful resource if your dentist recommends specialty care.*

Types of dentists/specialists:

- **General dentists** provide a full range of services for the entire family and may refer you to a specialist if your dental treatment requires specialized skills, experience or equipment. Your general dentist should share your dental records (charts, x-rays) with any specialist you need to see.
- **Endodontists** specialize in diseases and injuries of the tooth pulp, performing such services as root canals.
- **Oral surgeons** remove impacted teeth and repair fractures of the jaw and other damage to the bone structure around the mouth.
- **Orthodontists** correct misaligned teeth and jaws, usually by applying braces.
- **Pediatric dentists** limit their practices to children and teenagers.
- **Periodontists** treat diseases of the tissues that support and surround the teeth.
- **Prosthodontists** specialize in the restoration of natural teeth and/or the replacement of natural teeth with crowns, bridges, dentures, implants and other procedures.

*Some procedures or visits to specialty care dentists may not be covered; please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific benefit details.

What to know **during** your dental visit

Talk to your dentist about your health and treatment options

When you visit the dentist, be sure to share your dental and medical history and any prior complications. Dentists can identify signs of more serious health conditions and should be made aware of health information that may be critical to your dental care. Your hygienist is a great resource for dental health information to help you guard against tooth decay and gum disease. Ask your dentist to explain the pros and cons of each dental treatment option, including the future costs or consequences of postponing or avoiding treatment.

Pre-treatment estimates (also called "predeterminations")

Determine costs ahead of time by asking your dentist to submit the treatment plan to Delta Dental for a free pre-treatment estimate before any treatment is provided. Delta Dental will verify your specific plan coverage and the cost of the treatment and provide an estimate of your copayment/coinsurance and what Delta Dental will pay. Remember that you and your dentist should make decisions about your treatment plan based on your dental needs and not necessarily on the reimbursement by your dental plan.

Claim submission

Delta Dental dentists will submit claims for you. If you visit a non-Delta Dental dentist, you may need to submit your own claim. You can download a form from the Enrollee page of our web site.

Traveling abroad?

Delta Dental partners with International SOS Assistance, Inc. (I-SOS) to provide referrals to 3,200 dentists and dental clinics in 200 countries around the world. I-SOS dentists are not contracted Delta Dental dentists, and out-of-network benefits apply when receiving care outside the U.S. Call I-SOS toll free at 800-523-6586 from within the U.S. or collect at 215-942-8226 from outside the U.S. Inform the representative that you're a Delta Dental enrollee. You can also search for an international dentist on our web site. Log in with your user name and password and click on "Find an International Dentist."