



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 the Delta Dental PPO contracted fees as full payment when treating PPO patients. This means your out-of-pocket costs are usually lower 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
- Can visit different dentists
- May change dentists at any time without notifying us
- Can receive dental care anywhere in the world (out-of-network benefits apply outside the U.S.)
- 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.

Know your coverage

This brochure provides general information about how your plan works, but you may also want to visit our web site after your effective date to review the specifics of your plan coverage. Refer to the web site section of this booklet for details.

The benefits of preventive care

Don't wait until you have a serious dental concern before you visit a dentist. Delta Dental PPO plans generally have low coinsurance payments for diagnostic and preventive services such as cleanings. You should schedule regular dental visits for cleanings and exams – professional care can keep your teeth healthy and keep treatment costs down by preventing more serious problems.

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

** Patient's share is the 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

Save money by visiting a Delta Dental PPO dentist

Although you can visit any dentist, you'll usually save more on your out-of-pocket costs when you visit a Delta Dental PPO dentist. Because PPO dentists agree to accept Delta Dental PPO contracted fees as full payment, your share of the bill will likely be lower than when you visit a non-Delta Dental Dentist.

Find a Delta Dental PPO dentist

A current listing of our network dental offices can be found using our online dentist directory.

- Visit our web site and click on "Find a Dentist" on our home page.
- Select "Delta Dental PPO" as your plan network.
- Enter options for your search such as state and ZIP code (required), dentist name, miles (radius) and type of dentist.

Is your 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.

- Ask specifically if he or she is a **contracted Delta Dental PPO dentist**.
- You should 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 consisting of nearly 80 percent of dentist locations nationwide — provides cost-saving features and is the next best option when you can't find a PPO dentist. While Premier dentists' contracted fees are often slightly higher than PPO dentists' fees, Premier dentists will not bill you above their contracted fees, so you still receive cost protection. 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 dentists. We invite you to recommend your dentist for inclusion in the Delta Dental PPO network.

- Visit the "Use Your Plan" page of the Enrollee section on our web site.
- In the "Finding Your Dentist" topics, select "Recommend your dentist for Delta Dental membership."
- Choose "Delta Dental PPO" as your plan network.
- Complete the form.

You can also 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.

Dual coverage/Coordination of benefits

If your spouse has coverage with another dental plan, you or your family members may be covered by both dental plans.

- The two plans will likely coordinate benefits to potentially lower your out-of-pocket costs.
- Ask your dentist to submit the other plan's explanation of benefits with the Delta Dental claim form.
- 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. 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.

Visit our web site: www.deltadentalins.com

On our web site, you can:

- Find a dentist in our online directory
- Learn answers to frequently asked questions
- Read dental health information
- Sign up for our free dental health e-newsletter, *Dental Wire*
- Submit a question to Customer Service

By logging in to your Delta Dental account, you can also:

- Review benefits (check for covered services, view maximum and deductible information)
- Verify eligibility
- Check claims status
- Print an ID card (no ID card is required to receive services; simply provide the dental office with your group number and enrollee ID number)
- Find the average cost of a dental procedure in your area

Simply enter your user name and password in the designated boxes and submit. If you are visiting our web site for the first time, you'll need to complete a quick one-time registration process:

- Click the "Register Today" link near the user name and password boxes
- Enter the requested information

What to know during your dental visit

Talk to your dentist about your health

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. Take advantage of your visit to find out more about:

- Brushing and flossing correctly
- Choosing the most appropriate oral health products for your situation
- How your oral and overall health affect each other

Talk to your dentist about your treatment options

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. For more extensive

treatment, Delta Dental provides a free service called a “pre-treatment estimate”:

- Your dentist submits your treatment plan to Delta Dental.
- We verify the cost of treatment and your specific plan coverage.
- We then provide an estimate of your coinsurance and what Delta Dental will pay.

Claim submission

When you visit a Delta Dental dentist, there are no claim forms to file. Delta Dental dentists will submit claims for you and accept payment directly from Delta Dental. If you visit a non-Delta Dental dentist, you may need to submit your own claim. You can download a form from the Enrollee section of our web site. A form and instructions can be found under the “Managing Costs” heading.

Why choose Delta Dental PPO benefits?

Going to visit the dentist is a worthwhile investment in your family’s oral and overall health. Studies suggest that people with dental benefits are almost 50 percent more likely to visit the dentist every six months to get the care they need. When you choose Delta Dental PPO benefits, you can prevent a dental problem or get treatment before it becomes more serious, and save money on your dental care costs.

Cost savings

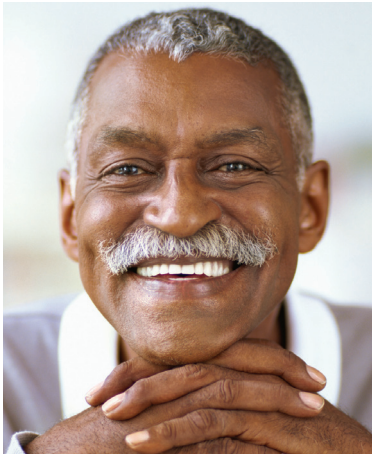
Delta Dental PPO benefits provide you and your family with financial assistance for preventive or routine dental services as well as coverage for major dental procedures. Delta Dental PPO benefits help you save money on dental costs because Delta Dental PPO dentists agree to accept PPO contracted fees as full payment. This means your share of the bill, such as coinsurance amounts, will likely be lower when you visit any Delta Dental dentist but especially a Delta Dental PPO dentist.

Improved oral health

Dental benefits emphasize preventive care. Regular dental visits can help you avoid serious problems because most dental disease is preventable. Regular dental care can help you and your family stay healthy and pain-free and avoid losing time from work or school because of dental-related problems.

Improved overall health

Studies suggest that the state of your dental health can affect other health conditions such as diabetes and heart disease. And many conditions have oral symptoms. Although seeing a dentist is no substitute for a visit to a physician, regular dental checkups may tell the dentist much about your overall health and can point to signs of disease, chronic illness or health risk. If a dentist finds a potential health issue, he or she may refer you to your physician for follow-up.



Delta Dental's Mission

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



Delta Dental Customer Service:

Delta Dental of California
800-765-6003

Delta Dental of Delaware
Delta Dental of the District of
Columbia
Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)
Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651



Visit Delta Dental's web site at:
www.deltadentalins.com

What to know after your dental visit

Questions about your plan

If you have questions, you can check your benefits and eligibility information on our web site or on our interactive voice response telephone line. For more information, you may also contact us by e-mail or call one of our helpful multilingual Customer Service agents toll-free during business hours. Please use the appropriate number listed at the left for your local Customer Service.

Claim review

After a claim has been processed, you will receive a Dental Benefit Statement from Delta Dental. This document lists the services provided and costs of the dental treatment.

- Review the services and costs to make sure that the coinsurance amount charged by your dentist is correct.
- Contact your dental office if you find any discrepancies.

Delta Dental's Customer Service agents are available to help explain your Dental Benefit Statement.

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.
- We can arrange for you to be examined by one of our consulting dentists in your area if you are unhappy with the dental care you received from a Delta Dental dentist.
- We will ensure that the original dentist either corrects the work at no additional cost or grants a refund if the dental consultant agrees that the work was faulty.
- If granted a refund, you may choose another dentist and have the treatment corrected.

Delta Dental Premier® and Delta Dental PPOSM are underwritten by **Delta Dental Insurance Company** in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT 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**. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.