

**Plan Benefit Highlights for: NORTHROP GRUMMAN CORPORATION (DENTAL CARE)**

**Group No: 2600**

**Effective Date: 7/1/2012**

**DELTA DENTAL PPO<sup>SM</sup>**

**BENEFIT HIGHLIGHTS**

<b>Eligibility</b>	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26				
	<b>Delta Dental PPO dentists**</b>	<b>Delta Dental Premier dentists**</b>	<b>Non-Delta Dental dentists**</b>		
<b>Deductibles</b> Per person/family each contract year	\$100 / \$200	\$150 / \$300	\$200 / \$400		
Deductibles waived for D & P?	Yes	Yes	Yes		
<b>Maximums</b> Per person each contract year	\$1,500	\$1,250	\$1,000		
<b>Waiting Period(s)</b>	Basic Benefits N/A	Crowns & Cast Restorations N/A	Prosthodontics N/A	Implants N/A	TMJ N/A

<b>Benefits and Covered Services*</b>	<b>Delta Dental PPO dentists**</b>	<b>Delta Dental Premier dentists**</b>	<b>Non-Delta Dental dentists**</b>
<b>Diagnostic &amp; Preventive Services (D &amp; P)</b> Exams, cleanings, x-rays, sealants	100 %	100 %	100 %
<b>Basic Services</b> Fillings, simple tooth extractions	80 %	70 %	50 %
<b>Endodontics</b> (root canals) Covered Under Basic Services	80 %	70 %	50 %
<b>Periodontics</b> (gum treatment) Covered Under Basic Services	80 %	70 %	50 %
<b>Oral Surgery</b> Covered Under Basic Services	80 %	70 %	50 %
<b>Crowns &amp; Cast Restorations</b> Crowns, inlays, onlays and cast restorations	80 %	70 %	50 %
<b>Prosthodontics</b> Bridges and dentures	50 %	50 %	50 %
<b>Implant Benefits</b>	50 %	50 %	50 %
<b>Implant Maximums</b>	\$ 1,000 Lifetime	\$ 750 Lifetime	\$ 500 Lifetime
<b>TMJ Benefits</b>	50 %	50 %	50 %
<b>TMJ Maximums</b>	\$ 500 Lifetime	\$ 300 Lifetime	\$ 250 Lifetime

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Delta Dental of California 100 First St. San Francisco, CA 94105	<b>Customer Service</b> 800-765-6003	<b>Claims Address</b> P.O. Box 997330 Sacramento, CA 95899-7330
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**deltadentalins.com/ngc**

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

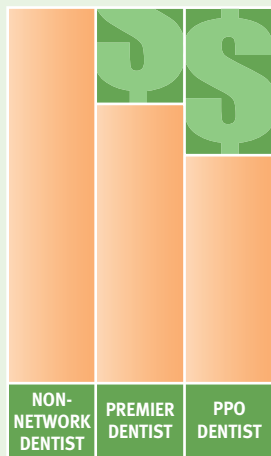
# Delta Dental PPO<sup>SM</sup> – Easy, Friendly, Accessible

We'll do whatever it takes and then some.

Greatest potential savings when you visit a Delta Dental PPO dentist.

## OUT-OF-POCKET COSTS

SAVE LESS SAVE MORE





 AMOUNT YOU SAVE  
 AMOUNT YOU PAY

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO\* plan makes it easy for you to find a dentist, and easy to control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save money with a Delta Dental PPO dentist.** Our PPO network dentists accept reduced fees for covered services they provide you, so you'll usually pay the least when you visit a PPO network dentist. This also ensures Delta Dental dentists won't balance bill you the difference between the contracted amount and their usual fee.
- **The PPO plus Premier "safety-net".** If you don't choose to visit a Delta Dental PPO dentist, you also have access to the Delta Dental Premier® network. You'll usually pay more than if you visit a PPO dentist, but you'll still have cost protections that you don't get when you visit a non-Delta Dental dentist.
- **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest when you see a PPO dentist.
- **Many network dentists to choose from.** Since Delta Dental offers access to some of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office. Four out of five dentists nationwide are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists. Visit us at [deltadentalins.com](http://deltadentalins.com) to search our dentist directory by location or specialty.
- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.
- **Delta Dental's Online Services make getting information quick and easy.** Access your benefits and eligibility, print ID cards and get information about your claims. And check out Delta Dental's oral health resources for tips and information that can help keep your smile healthy.

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

 DELTA DENTAL®

WE KEEP YOU SMILING®