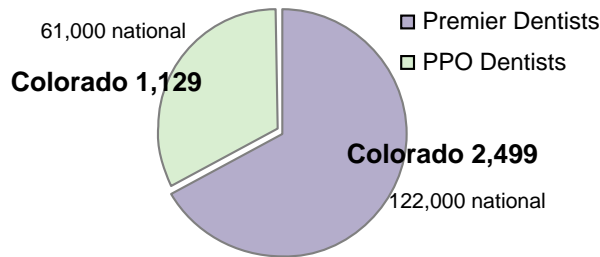


Maximizing your Benefits with your Delta Dental PPO plan

The Delta Dental PPO plan emphasizes choice and helps you save on your dental care costs when seeing a Delta Dental PPO dentist. Participating PPO dentists have agreed to accept a reduced fee for services; however you have the freedom to see any licensed dentist you choose. Benefits are provided whether you choose a Delta Dental PPO dentist or a non-PPO (Delta Dental Premier® or non-participating) dentist.

Delta Dental PPO Plus Premier

As a nationwide dental benefits company, Delta Dental offers a wide variety of PPO dental plans to meet the needs of our customers. Traditional PPO plans offer coverage both in and out-of-network, yet they do not limit the member's financial responsibility out-of-network. Delta Dental is unique with its dual network advantage. Members can access care through either the Delta Dental PPO or Delta Dental Premier® networks and still receive the benefits of discounted fees.



Some advantages of the dual network:

- You will save money even when you see a Premier dentist, since they also accept discounted fees
- No Balance Billing by PPO or Premier Dentists – which means less out-of-pocket costs for you
- 95% of our members receive dental services from either a Delta Dental PPO or a Delta Dental Premier® dentist
- Out-of-network risk is 60% with competitors' PPO plans, and ours is only 5%

Selecting Your Dentist

As a member in a Delta Dental PPO Plan, you always have the choice of seeing any licensed dentist. However, you will experience the greatest savings if you see a Delta Dental PPO dentist (see graph below). Other benefits of selecting a Delta Dental PPO or Delta Dental Premier® dentist include:

- Nationwide network of dentists – you have access to over 61,000 Delta Dental PPO dentists and 122,000 Delta Dental Premier® dentists throughout the country
- Non-covered services are billed to you at Delta Dental's discounted rate – you still save money even if the benefit is not covered under your plan

To find out if your dentist is a Delta Dental PPO or Delta Dental Premier® dentist simply log onto our website at www.deltadentalco.com or call our Customer Relations Department at (303) 741-9305 or toll-free at (800) 610-0201. If you do not have a dentist or would like help selecting a new dentist, you can contact our Customer Relations Department to find a Delta Dental dentist in your area.

BENEFIT ILLUSTRATION ONLY Service: Porcelain Crown	PPO DENTIST ¹	NON-PPO DENTIST ²	
	Delta Dental PPO Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist
Charged Fee	\$1,000	\$1,000	\$1,000
Not Chargeable	\$290.00	\$50.00	NA
Maximum Allowable*	\$710	\$950	NA
Deductible	\$50.00	\$50.00	\$50.00
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$330.00	\$450.00	\$300.00
Patient Pays	\$380.00	\$500.00	\$700.00

*Allowable fee for a PPO dentist is the PPO Fee Schedule which the dentist has agreed to accept. Allowable fee for a Delta Dental Premier® Dentist is the Maximum Plan Allowance. Allowable fee for a Non-Participating dentist is the Non-Participating Maximum Plan Allowance.

1. PPO dentists are considered in-network providers. The PPO percentage of benefits is based on the PPO Fee Schedule.

2. The Non-Participating percentage of benefits is limited to the Maximum Plan Allowance. You may have additional out-of-pocket costs by using a Non-Participating dentist.