

Advantages of Delta Dental PPOSM plus Premier

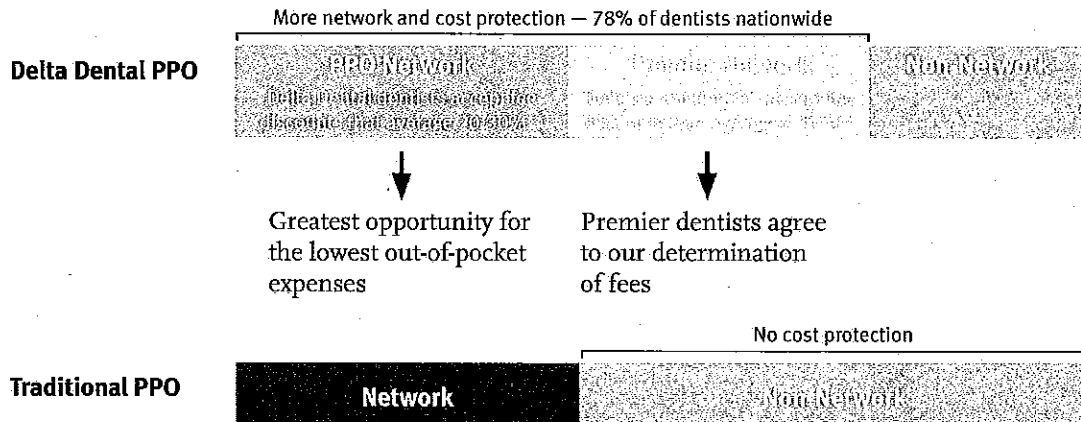
Delta Dental PPO plus Premier* plan design offers the following features:

Access

- Provides access to the largest PPO networks nationwide, including the Premier network with nearly 80 percent of practicing dentists
- Designed to serve local, regional or national employers
- The dentists who participate in our PPO and Premier networks agree to accept our determination of fees as payment in full

Our network design, your quality and cost protection

Beyond the Delta Dental PPO network, enrollees have access to the entire Delta Dental Premier network — the largest network of dentists in the nation. By leveraging our nationwide strength to deliver more cost and quality protection to your company, Delta Dental can offer more cost control mechanisms than traditional PPO plans.



Higher in-network utilization

- Average clients' PPO network utilization is 30 to 40 percent, and an additional 30 to 40 percent for the Delta Dental Premier network.
- Delta Dental's network arrangements greatly reduce out-of-network utilization, outpacing the competition with cost and quality protection for 60 to 80 percent of claims received from in-network dentists.

* 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 offers a Dental Provider Organization (DPO) plan.

** Based on the averages of annual cost containment reports for Delta Dental's book of business.

Demonstrating how the Delta Dental PPO plus Premier plan design works

The following claim examples demonstrate how lower out-of-pocket patient and plan savings can be achieved with Delta Dental PPO plus Premier plan designs. Compare the patient's share¹ at each network level below:

Claim Example 1: Cleaning

Dentist network status	Delta Dental PPO Network	Delta Dental Premier Network	Non-Network
Dentist bills (submitted charge)	\$75.00	\$75.00	\$75.00
Dentist accepts as payment in full	\$45.00	\$55.00	No fee agreement with Delta Dental
Plan payment of 100% ²	\$45.00 (PPO provider's allowed fee)	\$55.00 (Premier provider's allowed fee)	\$60.00 ³ (Out of Network Allowance)
Patient's share	\$0.00	\$0.00	\$15.00

Claim Example 2: Crown

Dentist network status	Delta Dental PPO Network	Delta Dental Premier Network	Non-Network
Dentist bills (submitted charge)	\$875.00	\$875.00	\$875.00
Dentist accepts as payment in full	\$550.00	\$650.00	No fee agreement with Delta Dental
Plan payment of 50% ²	\$275.00 (PPO provider's allowed fee)	\$325.00 (Premier provider's allowed fee)	\$350.00 ³ (Out of Network Allowance)
Patient's share	\$275.00	\$325.00	\$525.00



To begin the process of selecting a Delta Dental plan, contact your local Account Executive:

www.deltadentalins.com

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

¹ The patient's share for covered services may include coinsurance, remaining deductible, any amount over the annual maximum, and for a Premier provider, any unpaid difference between the Premier provider's accepted fee and the PPO provider fee.

² Hypothetical example for illustrative purposes assumes that the plan's deductible has been previously satisfied, that the annual maximum has not been reached, and that the benefit levels for in- and out-of-network treatment are 100%.

³ Non-contracted dentists are reimbursed at the lesser of the submitted charge or the fee that satisfies the majority of dentists in the same geographical area with the same training.