▲ DELTA DENTAL[®]

BENEFITS OVERVIEW

Benefit Summary for:

Effective Date: Group Number: CLARKE & COMPANY BENEFITS 10/1/2015 65001449

| Delta Dental PPO – <i>Dentacare M</i> | | Delta Dental PPO | Delta Dental Premier | Non- Participating Providers |
|---------------------------------------|---|--|--|--|
| Contract Year Deductible | Applied to Basic and Major services | \$50 individual \$150 family | \$50 individual \$150 family | \$50 individual \$150 family |
| Annual Maximum | Applied to Preventive, Basic and Major services | \$1,000 | \$1,000 | \$1,000 |
| Preventive Services | Oral examinations, twice per benefit period Bitewing x-rays Full mouth x-rays, once in any 36 months Prophylaxis (cleanings), twice in any benefit period Topical fluoride treatments for dependent children under age 19, once per benefit period Emergency palliative treatment Space maintainers under age 16, once in 5 years | 100% | 100% | 100% |
| Basic Services | Fillings Non-Surgical Periodontics Surgical Periodontics Endodontics Endodontics Simple extractions Surgical extractions Sealants for dependent children under age 19, once in 5 years Oral surgery General anesthesia | 80% | 80% | 80% |
| Major Services | Bridges & dentures, once in five years Crowns, Inlays, Onlays once in five years Implants, as well as bone grafts, limited to once in five years per tooth | 50% 12 month waiting period applies | 50% 12 month waiting period applies | 50% 12 month waiting period applies |
| Orthodontia | Not covered | N/A | N/A | N/A |

About Delta Dental networks

Delta Dental PPO Providers: offer deep discounts from standard charges with no balance billing.

Delta Dental Premier Providers: offer lesser discounts than PPO but the assurance of no balance billing.

Non-Network Providers: are not contracted with Delta Dental benefit payments are made up to the 90^{th} percentile; balance billing is possible over that level

Delta Dental PPO Providers typically offer the greatest discounts.

Customer Service

Toll Free: 800-335-8266 8am-6pm EST www.DeltaDentalSC.com

Please refer to your complete Summary Plan Description for a detailed listing of your benefits and any limitations