

Delta Dental PPO - <i>DentaFlex</i>		Delta Dental PPO <sup>SM</sup>	Delta Dental Premier <sup>®</sup>	Out-of-Network Providers
<b>Calendar Year Deductible</b>	<ul style="list-style-type: none"> <li>Applied to Basic and Major services</li> </ul>	\$50 individual 3X family	\$50 individual 3X family	\$50 individual 3X family
<b>Annual Maximum</b>	<ul style="list-style-type: none"> <li>Applied to Preventive, Basic and Major services</li> </ul>	\$1,000	\$1,000	\$1,000
<b>Preventive Services</b>	<ul style="list-style-type: none"> <li>Bitewing X-rays, one set per benefit period</li> <li>Oral Examinations, twice in any benefit period</li> <li>Prophylaxis (cleanings), twice in any benefit period</li> <li>Topical fluoride treatments for dependent children under age 16, once in any benefit period</li> </ul>	100%	100%	100%
<b>Basic Services</b>	<ul style="list-style-type: none"> <li>Emergency palliative treatment</li> <li>Fillings</li> <li>Full mouth X-Rays, once in any 36 month period</li> <li>Periapical X-rays, as required</li> <li>Periodontal Maintenance, twice in any benefit period (subject to your prophylaxis frequency limitation)</li> <li>Sealants for dependent children under age 16, once in 5 years</li> <li>Simple Extractions</li> <li>Space Maintainers for dependent children under age 16, once in 5 years</li> </ul>	80%	80%	80%
<b>Major Services</b>	<ul style="list-style-type: none"> <li>Bridges, once in 7 years</li> <li>Dentures, once in 7 years</li> <li>Endodontics</li> <li>General Anesthesia</li> <li>Implants, as well as bone grafts, are a covered benefit. Limited to once in 7 years.</li> <li>Inlays/Onlays/Crowns, once in 7 years</li> <li>Non-Surgical Periodontics</li> <li>Oral Surgery (excluding extractions)</li> <li>Surgical Extractions</li> <li>Surgical Periodontics</li> </ul>	50%	50%	50%
<b>Orthodontia</b>	<ul style="list-style-type: none"> <li>Orthodontia for dependent children under age 19</li> </ul>	50% up to \$1,000 lifetime maximum No deductible	50% up to \$1,000 lifetime maximum No deductible	50% up to \$1,000 lifetime maximum No deductible

**About Delta Dental networks**

**Delta Dental PPO Providers:** agree to accept contractual reimbursement as payment in full and will not balance bill.

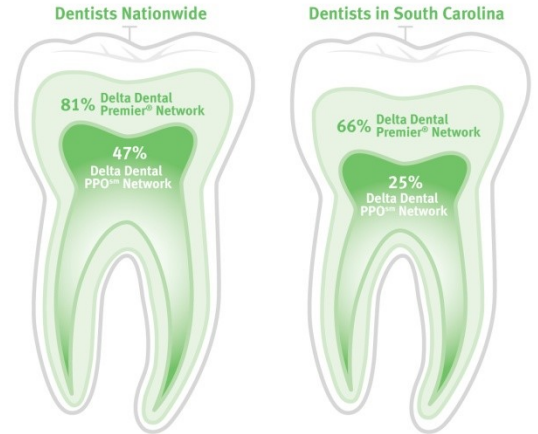
**Delta Dental Premier Providers:** agree to accept contractual reimbursement as payment in full and will not balance bill.

**Out-of-Network Providers:** are not contracted with Delta Dental and therefore may balance bill the difference between Delta Dental's out-of-network payment and billed charges.

**Delta Dental PPO Providers typically offer the greatest discounts.**

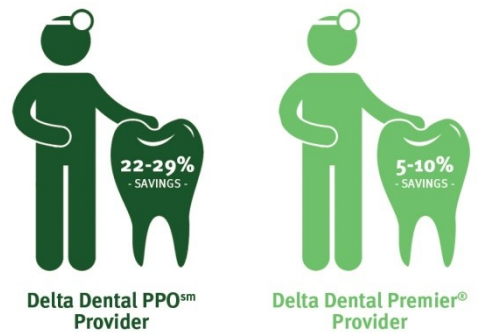
**The nation's largest network**

- Across the nation, **81%** of dentists participate in the Delta Dental Premier<sup>®</sup> Network and **47%** participate in the Delta Dental PPO<sup>SM</sup> Network.
- In South Carolina, **66%** of dentists participate in the Delta Dental Premier<sup>®</sup> Network and **25%** participate in the Delta Dental PPO<sup>SM</sup> Network.



**Our unique dual network**

- Delta Dental PPO<sup>SM</sup> Network providers are reimbursed from a set fee schedule.
  - Participants realize an average savings of **22-29%** from the normal plan allowance.
- Delta Dental Premier<sup>®</sup> Network providers agree to a contractual reimbursement.
  - Participants realize an average savings of **5-10%** from the normal plan allowance.
- Delta Dental networks offer the greatest effective discounts – the combined savings realized on all claims both in and out of the network.



**No balance billing**

- Participating Delta Dental PPO<sup>SM</sup> providers **will not balance bill** participants for charges that exceed Delta Dental's contractual reimbursement.
- Delta Dental does not enforce a "missing tooth clause" and will cover pre-existing conditions.



**No Balance Billing**

**Customer Care**

- Delta Dental is the only benefits company that offers the benefits of the largest national networks, with the value of local leadership, customer care and community citizenship.
- A dedicated account manager works with each client.

**Excellent  
- Client Service -**

99.1%	99.9%	99.9%	99.2%	7.8 seconds
Claims processed within 14 days	Accuracy of payments	Inquiries resolved on first contact	Members satisfied with customer care	Average speed of answer