

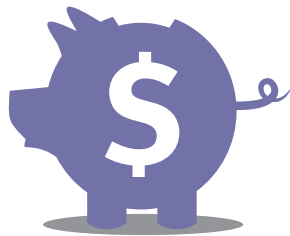


GREAT REASONS TO GO PPO!

Your Delta Dental PPOSM plan lets you visit any licensed dentist, but you'll maximize plan value by taking advantage of our robust, nationwide PPO network. Here are six great reasons to "go PPO":

- 1. Reduced costs.** Stretch your dental budget further! We contract directly with PPO dentists to bring you reduced fees for services.
- 2. Quality assurance.** Make sure your smile gets the care it deserves. We monitor PPO dentists to ensure that proper licensing, cleanliness and safety procedures are followed and regularly update them on policies and contracting requirements.
- 3. No balance billing.** PPO dentists agree not to charge more than the amount determined by your plan. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as "balance billing."

SAVE WITH A PPO DENTIST



DELTA DENTAL PPO



DELTA DENTAL PREMIER



NON-DELTA
DENTAL DENTISTS

4. Avoid unbundling. PPO dentists agree not to “unbundle” services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists may charge for these services separately, making their overall charges higher.

5. Less paperwork. PPO dentists handle all claim forms and other paperwork for you. If you choose an out-of-network dentist, you may need to submit a claim yourself.

6. No pre-payment required. When you choose a PPO dentist, you’ll pay only your portion of the bill.¹ We’ll pay our share directly to your dentist. Out-of-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.

Find a Delta Dental PPO dentist at deltadentalins.com. Verify that your dentist is a contracted Delta Dental PPO network dentist before each appointment.

Need another option? The Delta Dental Premier® network — the largest dentist network nationwide² — also provides cost protections for PPO enrollees. Premier dentists’ contracted fees are usually higher than PPO dentists’, but they offer many advantages, including high quality assurance standards and no unbundling or pre-payment for services.

¹ Enrollees are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

² NetMinder Dental Network Trend Report, March 2014.



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Have children in your life? Stop by mysmilekids.com for kid-friendly oral health stories, games and tips.

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, Inc.; DE – Delta Dental of Delaware, Inc.; WV – Delta Dental of West Virginia, Inc. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation’s largest dental benefits delivery systems, covering more than 26 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to almost 63 million people in the U.S.