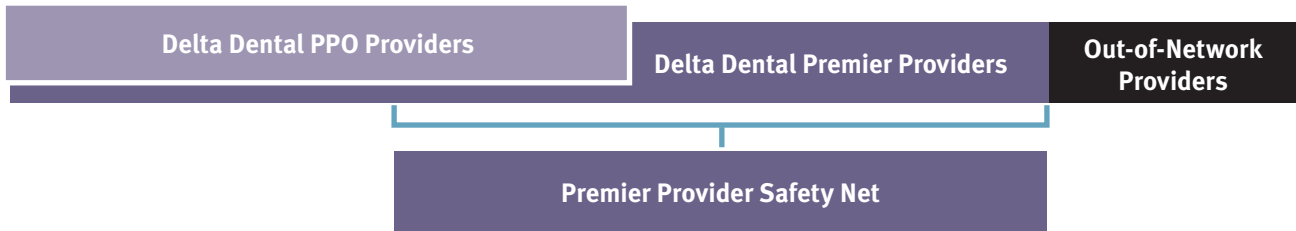
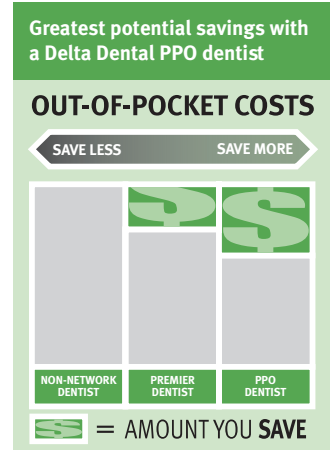


Delta Dental PPO plus Premier

The power of the nation's largest dental networks

The Delta Dental PPO plus Premier network arrangement affords all of the benefits of Delta Dental PPO with a plus: enrolled patients who access a participating Delta Dental Premier dentist (who is not in the PPO network) still receive the benefit of balance billing protection, thereby limiting out-of-pocket costs.

This seamless dual network approach gives patients access to the largest network of dentists in the nation and supplies patients with our unique safety net feature, adding a level of financial security for enrollees and groups that is unequalled in the industry.



Here is an example of how the Delta Dental PPO plus Premier arrangement works:

| | Delta Dental PPO SM | Delta Dental Premier [®] | Non-Network Dentist |
|----------------------------------|---------------------------------------|---------------------------------------|---|
| Full Charge of Procedure | \$1,000 | \$1,000 | \$1,000 |
| Delta Dental's Allowance* | \$800 | \$900 | \$720 |
| Coinsurance Percent | 50% (\$400) | 50% (\$450) | 50% (\$360) |
| Patient's Payment | \$400 (800 - \$400 = \$400) | \$450 (900 - \$450 = \$450) | \$640 (1,000 - \$360 = \$640) |

* Because Delta Dental network dentists have agreed to accept a lower reimbursement for services, subscribers have higher benefits and lower out-of-pocket costs. This means real cost savings.

The Best of Both

It's simple: The Delta Dental PPO plus Premier network arrangement offers access to the nation's largest network of dental providers while simultaneously offering access to PPO providers who have agreed to accept lower fees for the their Delta Dental patients.

Delta Dental was recently ranked #1 "Best Dental Coverage" in the Benefits Selling Readers Choice Awards for the seventh time.

NortheastDeltaDental.com

