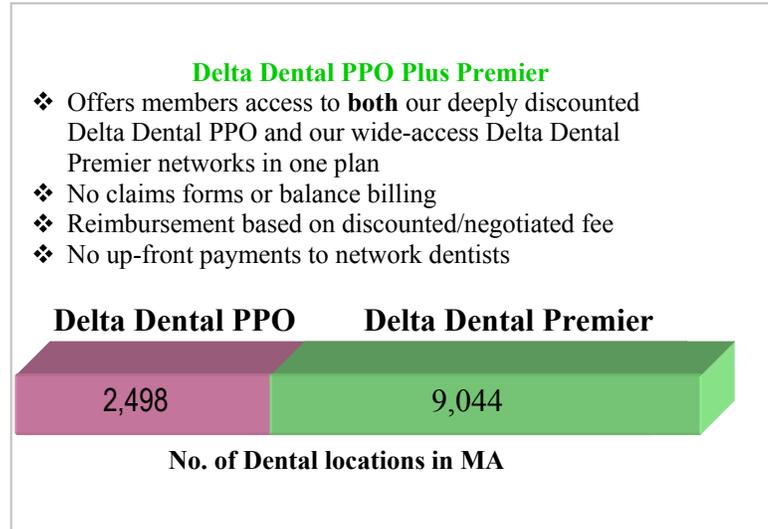


Delta Dental PPO Plus Premier Fact Sheet

Description

- Leverages two strong networks—Delta Dental PPO with 2,498 local dentist locations (and **166,000 locations nationally**) and Delta Dental Premier, the largest dental network in both the state (with 9,044 dentist locations) and the country (with **248,000 locations nationally and 3** out of 4 dentists participating.)
- Members enjoy the greatest savings when visiting a Delta Dental PPO participating dentist due to its deep discounts but will still enjoy great value when receiving services from a Delta Dental Premier participating dentist.
- Centralized administration, claims processing, and customer service through our Boston office.
- Controls and savings created through claim review, pretreatment estimates, and random and for-cause dental office visits.



How It Works

- Members enjoy freedom to choose any dentist.
- Highest level of benefits will be accessed when members select a participating dentist.
- Participating dentist prepares and submits claims directly to Delta Dental.
- Participating dentists accepts maximum plan allowance as payment in full.
- Delta Dental sends payment directly to the dentist.
- Explanation of benefits (EOB) sent to dentist and member.
- EOB also indicates any amount that might still be due from the member because of deductibles, co-payments, uncovered services, etc.

Benefits

- Offers access to the largest dental network in America while providing unmatched claims savings and cost protection.
- Easy—no claim forms for members to file.
- Lower out of pocket costs for members when visiting a Delta Dental dentist (discounted fees determine co-payment and no balance billing.)
- Out-of-network coverage available.
- Service guaranteed.
- *Healthy Mouths for Life*—a program that targets members at risk for dental disease and sends valuable information about treating oral disease and maintaining good oral health.