

An employer guide

Advantages of Delta Dental PPOSM plus Premier

Better access

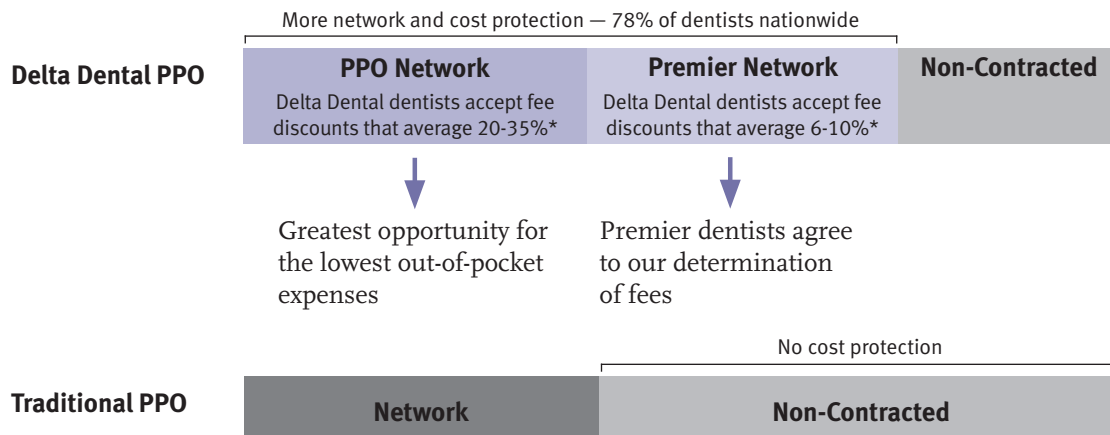
- Beyond the Delta Dental PPO network, enrollees have access to the entire Delta Dental Premier® network — the largest network of dentists in the nation with nearly 80 percent of practicing dentists
- Designed to serve local, regional or national employers
- Reduces the complaints that benefits managers receive about out-of-network claims

Higher in-network utilization

- Average clients' PPO network utilization is 30 to 40 percent, and an additional 30 to 40 percent for the Delta Dental Premier network.
- Delta Dental's network arrangements greatly reduce out-of-network utilization, outpacing the competition with cost and quality protection for 60 to 80 percent of claims received from contracted dentists.

Lower out-of-pocket patient costs

By leveraging our nationwide network strength to deliver more cost and quality protection to your company, Delta Dental can offer more cost controls than traditional PPO plans. The dentists who participate in our PPO and Premier networks agree to accept our determination of fees as payment in full.



*Based on the averages of annual cost containment reports for Delta Dental's book of business.

Note: For distribution to brokers and benefits decision makers in AL, CA, FL, GA, LA, MS, MT, NV, TX and UT only.

Delta Dental Premier® and Delta Dental PPOSM are underwritten by Delta Dental Insurance Company in AL, FL, GA, LA, MS, MT, NV, TX and UT and by Delta Dental of California in CA.

In Texas, Delta Dental offers a Dental Provider Organization (DPO) plan.

Demonstrating how the Delta Dental PPO plus Premier plan design works

The following claim examples demonstrate how lower out-of-pocket patient costs can be achieved with Delta Dental PPO plan options. Compare the patient's share of costs at each network level below:

Claim Example 1: Cleaning

Dentist network status	Delta Dental PPO Network	Delta Dental Premier Network	Non-Contracted
Dentist bills (submitted charge)	\$75.00	\$75.00	\$75.00
Fee agreement with Delta Dental	\$45.00	\$55.00	No fee agreement with Delta Dental
Plan payment is 100% ¹	\$45.00	\$55.00	\$60.00
Patient's share ²	\$0.00	\$0.00	\$15.00

Claim Example 2: Crown

Dentist network status	Delta Dental PPO Network	Delta Dental Premier Network	Non-Contracted
Dentist bills (submitted charge)	\$875.00	\$875.00	\$875.00
Fee agreement with Delta Dental	\$550.00	\$650.00	No fee agreement with Delta Dental
Plan payment is 50% ¹	\$275.00	\$325.00	\$350.00
Patient's share ²	\$275.00	\$325.00	\$525.00



To begin the process of selecting a plan, contact your broker or Delta Dental Account Executive.

www.deltadentalins.com

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

¹ Hypothetical example for illustrative purposes assumes that the plan's deductible has been previously satisfied, that the annual maximum has not been reached, and that the benefit levels for in- and out-of-network treatment are the same.

² The patient's share for covered services may include coinsurance, remaining deductible, any amount over the annual maximum, and for a Premier provider, any unpaid difference between the Premier provider's contracted fee and the PPO contracted fee.

Note: Flexibility to contracted customize out-of-network allowances is available in certain states for custom rated groups (100+).