

Delta Dental PPOSM – Easy, Friendly, Accessible

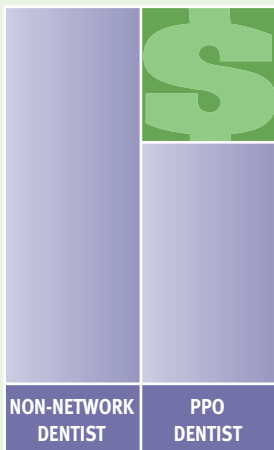


We'll do whatever it takes and then some.

Greatest potential savings when you visit a Delta Dental PPO dentist

OUT-OF-POCKET COSTS

SAVE LESS SAVE MORE



AMOUNT YOU SAVE
AMOUNT YOU PAY

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO* plan makes it easy for you to find a dentist, and easy to control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save money with a Delta Dental PPO dentist.** Our PPO network dentists accept reduced fees for covered services they provide you, so you'll usually pay the least when you visit a PPO network dentist. This also ensures Delta Dental dentists won't balance bill you the difference between the contracted amount and their usual fee.
- **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest when you see a PPO dentist.
- **Many network dentists to choose from.** Since Delta Dental offers access to some of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office. Four out of five dentists nationwide are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists. Visit us at www.deltadentalins.com to search our dentist directory by location or specialty.
- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.
- **Delta Dental's Online Services make getting information quick and easy.** Access your benefits and eligibility, print ID cards and get information about your claims. And check out Delta Dental's oral health resources too for tips and information that can help keep your smile healthy.

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



WE KEEP YOU SMILING[®]

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| Plan Benefit Highlights for: | SCHOOLS INSURANCE GROUP (PLAN IIA) |
| Group No: | 7005 |

In this incentive plan, Delta Dental pays 70% of the contract allowance for covered diagnostic, preventive and basic services and 70% of the contract allowance for major services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

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|-------------------------------|--|------------------------|
| Eligibility | Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26 | |
| Deductibles | NA | |
| Deductibles waived for D & P? | NA | |
| Maximums | The maximum benefit paid per calendar year is \$1,700 per person in-network The maximum benefit paid per calendar year is \$1,500 per person out-of-network | |
| Waiting Period(s) | Basic Benefits None | Major Benefits None |

| Benefits and Covered Services* | In-PPO Network** | Out-of-PPO Network** |
|---|--|-----------------------------|
| Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays | 70-100 % | 70-100 % |
| Basic Services Fillings, simple tooth extractions, sealants | 70-100 % | 70-100 % |
| Endodontics (root canals) Covered Under Basic Services | 70-100 % | 70-100 % |
| Periodontics (gum treatment) Covered Under Basic Services | 70-100 % | 70-100 % |
| Oral Surgery Covered Under Basic Services | 70-100 % | 70-100 % |
| Major Services Crowns, inlays, onlays and cast restorations | 70-100 % | 70-100 % |
| Prosthodontics Bridges, dentures | 50 % | 50 % |
| Dental Accident Benefits | 100% (separate \$1,000 maximum per person per calendar year) | |

- * Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.
- ** Reimbursement is based on PPO contracted fees for in-network dentists and program allowance for out-of-network dentists.

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| Delta Dental of California 100 First St. San Francisco, CA 94105 | Customer Service 866-499-3001 | Claims Address P.O. Box 997330 Sacramento, CA 95899-7330 |
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deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

(Group 7005-Plan IIA-4.18.11-SC) (PPO Mixed Incentive) (06012010-09302011)

HLT_PPO_INCEN_DDC (GV revised 4.13.11)