

Save money with a Delta Dental PPOSM dentist

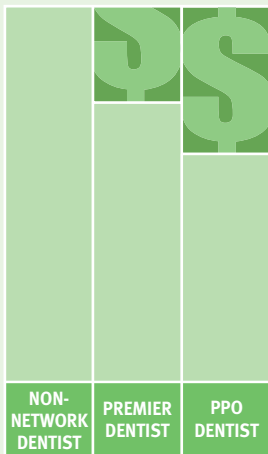


We'll do whatever it takes and then some.

Greatest potential savings with 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.

Although the Delta Dental PPO plan allows you the freedom to visit any licensed dentist, you'll usually save more on your out-of-pocket costs when you visit a Delta Dental PPO dentist.

The Delta Dental Premier[®] network also provides cost-saving features and is the next best option when you can't find a PPO dentist. The dentist you choose determines your cost.

Most potential savings with Delta Dental PPO dentists

- Delta Dental PPO dentists agree to accept Delta Dental PPO contracted fees as full payment.
- You'll usually pay less when you visit a Delta Dental PPO dentist.
- When you visit your dentist, you should ask specifically if he or she is a contracted Delta Dental PPO dentist.

Some savings with Delta Dental Premier dentists

- Premier dentists' contracted fees are usually slightly higher than PPO dentists' contracted fees.
- Premier dentists will not bill you above their contracted fees, so you still receive some cost protections not available with a non-Delta Dental dentist.

No savings with non-Delta Dental dentists

- Non-Delta Dental dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist.
- You are responsible for the difference between what Delta Dental pays and the dentist's fee.

Find a Delta Dental PPO dentist

To find a current listing of Delta Dental PPO dentist locations:

- Visit our website and click on "Find a Dentist" on our home page.
- Select "Delta Dental PPO" as your plan network.

Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.



WE KEEP YOU SMILING[®]

WE KEEP YOU SMILING®

Why do 59 million enrollees trust their smiles to Delta Dental?*

- More dentists
- Simpler process
- Less out-of-pocket

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Product administration

Delta Dental includes these companies in these states:

Delta Dental of California – CA • Delta Dental of Pennsylvania – PA & MD • Delta Dental of West Virginia – WV • Delta Dental of Delaware, Inc. – DE • Delta Dental of the District of Columbia, Inc. – DC • Delta Dental of New York, Inc. – NY • Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT

Delta Dental PPOSM is 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. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

*Delta Dental of California, Delta Dental of Pennsylvania and Delta Dental Insurance Company, together with our affiliate companies and Delta Dental of New York, 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 more than 59 million people in the U.S.



Check out our new wellness resource



The SmileWay Wellness Challenge provides recommendations for how to participate in the program by taking advantage of the extensive resources available on our SmileWay Wellness site.

1. Review your habits

Take one or both of our interactive quizzes to see if you are at risk for cavities or gum (periodontal) disease. When you receive your quiz results, you can sign up to receive customized emails based on your risk level.

2. Get educated

Read any of the 100+ articles on dental health-related topics — everything from acid reflux to x-rays. We also have a variety of short videos on specific topics.

3. Stay informed

Receive regular dental health tips and information from us by:

- a. signing up for the *SmileWay Wellness Newsletter* (sent to your email box six times a year)
- b. connecting with us on Facebook
- c. following us on Twitter

All of this is accessible from our SmileWay Wellness site at **mysmileway.com**. Bookmark the page so you can refer to it frequently.

Questions about oral health?

If you've got questions about oral health, be sure to check out our **SmileWay Wellness Site** for answers. We've compiled an extensive library of articles on oral health topics from amalgam fillings to x-rays and just about every oral health topic in between.

Mouth-body Connection

- Diabetes and oral health
- Heart disease and oral health
- Men's and Women's oral health
- Stress and oral health

Preventive care

- Brushing and flossing
- Choosing a toothbrush
- Fighting bad breath
- Fluoride

Emergency care

- Dental care when traveling
- Handling dental emergencies

Kids & teens

- Baby bottle tooth decay
- Children's oral health
- Teens' oral health

Seniors

- Dentures
- Seniors' oral health

Dental treatments

- Amalgam and resin fillings
- Braces
- Dental implants
- Sealants

Conditions

- Dry mouth
- Mouth sores
- Sensitive teeth
- TMJ

Nutrition

- Diet and diabetes
- Snacking on the go
- Vegetarians
- What to eat to keep your teeth

deltadentalins.com/enrollees