At Delta Dental, we keep you smiling!® Our plans provide easy access to large, stable dentist networks and help keep your mouth healthy by encouraging regular, preventive care. Your two quality dental plan choices are:

› Delta Dental PPO¹: Our preferred provider plan offers the convenience and flexibility of visiting any licensed dentist, anywhere. Your plan covers all or a portion of each treatment and you pay the balance.² Get the most plan value by choosing a Delta Dental PPO dentist. PPO network dentists complete claim forms for you and can help advise you on questions regarding your share of the payment.

› DeltaCare USA: Under our closed network plan, you’ll have your choice of skilled general dentists from the DeltaCare USA network. Select a general dentist for your primary care and, if necessary, he or she will refer you to a specialist. Predictable costs make budgeting simple. Enjoy set copayments and no maximums or deductibles for covered benefits.² There are no claims forms to complete or mail.

Turn the page for more details to help you choose the best plan for your needs.

¹ In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.
² Refer to your plan booklet for more information about covered services, deductibles and maximums.
## Compare Plan Features

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<th>PLAN FEATURES</th>
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| **Dentist network** | Freedom to choose any licensed dentist  
No referral required for specialty care | You select a general dentist from the list of DeltaCare USA dental facilities for your primary care. You must visit this dentist in order to receive benefits.  
This dentist will refer you to a specialist when necessary. |
| **Coinsurance/copayments** | Covered services are paid based on a percentage — if, for example, fillings are covered at 80%, you pay the remaining 20%. | Covered services provided by your DeltaCare USA dentist have predetermined dollar copayments, making your costs predictable. |
| **Coverage** | Wide range of covered services  
No exclusions for most pre-existing conditions<sup>4</sup>  
Diagnostic and preventive services have little or no coinsurance | Covers nearly 300 procedures  
No exclusions for most pre-existing conditions<sup>4</sup>  
No or low copayments for most diagnostic and preventive services |
| **Changing your dentist** | Change your dentist at any time without contacting us. | Change your selected or assigned dentist online or by telephone. |
| **Transitions from previous plan** | Coverage is provided only for treatment started and completed after your effective date. | Coverage is provided only for treatment started and completed after your effective date.<sup>5</sup> |
| **Orthodontic treatment-in-progress** | Typically, we will pay the remaining amount of the total case fee not paid by your prior dental plan. | You are responsible for the copayments and fees subject to the provisions of your prior dental plan. |
| **Authorization for specialty care treatment** | Preauthorization is not required. | Authorization may be required.  
Your DeltaCare USA primary care dentist will coordinate your referral. |
| **Out-of-area coverage** | Visit any licensed dentist. | Emergency care provision allows you to go out of network. |
| **Deductibles and maximums** | Annual deductibles and maximums apply to most plans. | No annual deductibles or maximums |
| **Claims** | Delta Dental dentists file claim forms and receive payment directly from us.  
You never have to pay more than the patient’s share of the bill when you visit a Delta Dental dentist. | No claim forms  
You pay only the specified copayment for covered services at the time of your visit. |

<sup>3</sup> Please refer to your plan booklet for benefits, limitations and exclusions, any waiting periods and other coverage details.  
<sup>4</sup> Delta Dental covers treatment started and completed after your plan’s effective date of coverage. If you are transitioning from another dental plan, procedures started under that plan are the responsibility of your prior carrier.  
<sup>5</sup> Except in Texas; please refer to your plan booklet for details.

## Product Administration

DeltaCare® USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, MI, NE, OR, RI, SC, WA, WI — Dentegra Insurance Company; DC, DE, FL, GA, KS, TN and WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA — Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

Delta Dental PPO<sup>SM</sup> is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV 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; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a Dental Provider Organization (DPO) plan.