

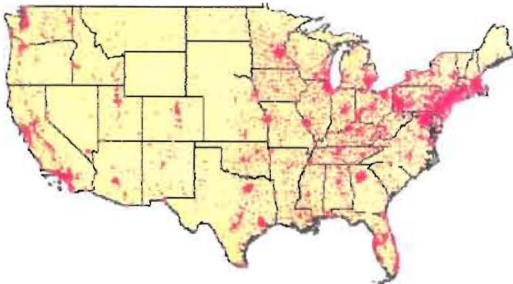
Delta Dental PPO (Point-of-Service)

Delta Dental PPO (Point-of-Service) is Delta Dental's preferred provider organization program that offers you and your employees quality dental benefits at great savings. Your employees are free to go to any licensed dentist but they—and you—will save the most money when they go to a dentist who participates in either our Delta Dental PPO or Delta Dental Premier networks. This program provides your employees with outstanding access to two of the nation's largest networks of participating dentists!

Access to large networks

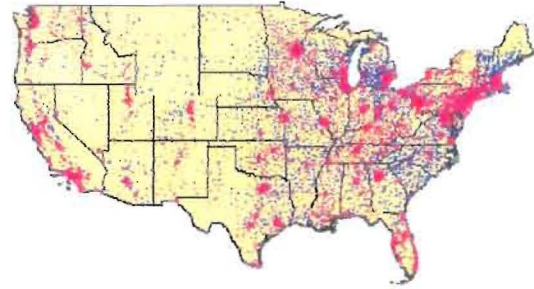
Delta Dental PPO (Point-of-Service) features one of the nation's largest PPO networks of participating dentists—nearly 61,000 dentists practicing in more than 100,000 locations throughout the United States.

Delta Dental PPO dentists:



Under this program your employees will also have access to another Delta Dental network, Delta Dental Premier, which offers a network of more than 122,000 dentists at more than 176,000 locations. That's about three out of every four dentists nationwide, which makes our Delta Dental Premier network the largest network of participating dentists available anywhere.

Delta Dental PPO and Delta Dental Premier dentists:



Savings for everyone

Delta Dental's networks save money. Your employees are free to visit any dentist, but they—and you—will save the most money when they visit dentists who participate with Delta Dental PPO. That's because Delta Dental PPO dentists agree to accept Delta Dental's fee determination as full payment for covered services, which saves money for you and eliminates balance-billing problems for your employees. They also agree to abide by our processing policies, which work to manage program abuses like upcoding and unbundling while ensuring enrollees receive needed and appropriate care.

If your employees go to dentists who don't participate in Delta Dental PPO, they can still save money if those dentists participate in Delta Dental Premier. Like Delta Dental PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services. However, your employees may have to pay more.

For more information on payment, please refer to the payment mechanism on the following page.

Delta Dental PPO offers your employees the widest selection of participating dentists available anywhere!