

DENTAL PLANS COMPARISON



JANUARY 1, 2020 THROUGH DECEMBER 31, 2020

BENEFITS	DELTA DENTAL BASIC PPO		DELTA DENTAL PREMIER + PPO	
	PPO Dentists	Premier Dentists & Non-Delta Dentists*	Premier Dentists & Non-Delta Dentists*	PPO Dentists
Deductible Per Calendar Year	\$50 Per Member for Basic and Major Services (\$150 Per Family)		None	
Calendar Year Maximum Benefit Per Person	\$1,000		\$1,500	
Lifetime Orthodontic Maximum Per Member	\$1,000		\$1,500	
Preventive and Diagnostic Benefits (Cleaning and X-rays)	100% PPO fee schedule	80% PPO fee schedule	80% of UCR (Usual, Customary and Reasonable)	80% PPO fee schedule
Basic Benefits (Restoration and Denture Repair)	80% PPO fee schedule	60% PPO fee schedule	80 % of UCR (Usual, Customary and Reasonable)	80% PPO fee schedule
Major Benefits (Crowns, and Prosthodontics) **	50% PPO fee schedule	40% PPO fee schedule	50% of UCR (Usual, Customary, and Reasonable)	50% PPO fee schedule
Orthodontic Benefits**	50% PPO fee schedule	40% PPO fee schedule	50% Benefit up to \$1,500 Life Time Maximum	

*You pay balance of billed charge when services are received from a Non-Delta Dentist.

**One year waiting period for these services if you enroll later than the date you were initially eligible for coverage.

This is an illustrative summary only.

It is not meant to replace or fully interpret your summary plan description (SPD).

Refer to your SPD for detailed explanations and coverage descriptions.



BASIC PPO

The following is a brief summary of benefits and description of the Delta Dental Basic PPO program. The Summary Plan Description contains complete details of benefits, limitations, exclusions, grievance procedures and binding arbitration for disputes.

BENEFITS	PPO Dentists	PREMIER AND NON-DELTA DENTISTS*
Deductible Per Calendar Year	\$50 Per Member for Basic and Major Services (\$150 Per Family Unit)	
Calendar Year Maximum Benefit Per Member	\$1,000	
Orthodontic Life Time Maximum Per Member	\$1,000	
Preventive and Diagnostic Benefits (Cleaning and X-rays)	100% of PPO fee schedule	80% of PPO fee schedule
Basic Benefits (Restoration and Denture Repair)	80% of PPO fee schedule After Deductible	60% of PPO fee schedule After Deductible
Major Benefits (Crowns, and Prosthodontics) **	50% of PPO fee schedule After Deductible	40% of PPO fee schedule After Deductible
Orthodontic Benefits**	50% of PPO fee schedule	40% of PPO fee schedule

*You pay balance of billed charge when services are received from a Non-Delta Dentist.

**One year waiting period for these services if you enroll later than the date you were initially eligible for coverage.

Using a PPO Dentist will maximize your benefits. Benefits for services received from a PPO Dentist are paid at a higher percentage than if you had benefits paid for services received from a Premier or Non-Delta Dentist. Benefits are based on the PPO fee schedule, which is typically less than the UCR fee schedule. PPO participating dentists have agreed not to charge above the PPO fee schedule.

Using a Premier Dentist or Non-Delta Dentist means benefits for services are paid at a lower percentage than if you use a PPO Dentist. Benefits will be based on the PPO fee schedule. In addition to your coinsurance percentage you would be responsible for any balance between Delta Dental Plan expenses and charges billed by the provider.

When you receive services from a Non-Delta Dentist, you are required to submit your claims to Delta Dental for reimbursement. Benefit payments will be made directly to you and you will be responsible for paying the Non-Delta Dentists for eligible services. Claim forms are available on our web site at www.deltadentalins.com.

ELIGIBILITY / CLAIMS CONTACT INFORMATION

Delta Dental Insurance Company
P. O. Box 1809
Alpharetta, GA 30023-1809
(800) 521-2651





PREMIER+PPO

The following provides a brief summary of benefits and a description of the Delta Dental Insurance Company (Delta Dental) Premier + PPO Plan. The Summary Plan Description contains complete details of benefits, limitations, exclusions, grievance procedures and binding arbitration for disputes.

BENEFITS	PREMIER DENTISTS & NON-DELTA DENTISTS*	PPO DENTISTS
Deductible Per Calendar Year	NONE	
Calendar Year Maximum Benefit Per Member	\$1,500	
Orthodontic Life Time Maximum Per Member	\$1,500	
Preventive and Diagnostic Benefits (Cleaning and X-rays)	80% of UCR (Usual, Customary and Reasonable)	80% of PPO fee schedule
Basic Benefits Restoration and Denture Repair)	80% of UCR (Usual, Customary and Reasonable)	80% of PPO fee schedule
Major Benefits (Crowns, and Prosthodontics) **	50% of UCR (Usual, Customary and Reasonable)	50% of PPO fee schedule
Orthodontic Benefits**	50% Benefit up to \$1,500 Life Time Maximum	

*You pay balance of billed charge when services are received from a Non-Delta Dentist.

**One year waiting period for these services if you enroll later than the date you were initially eligible for coverage.

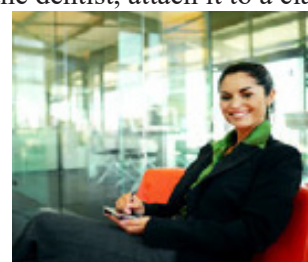
If you are enrolled on the Delta Dental Premier + PPO Plan you have the option to visit a **Premier, PPO**, or **Non-Delta Dentist**.

Using a **Premier Dentist** your benefits will pay for services based on a UCR (Usual, Customary and Reasonable) fee schedule. You will be responsible for your coinsurance percentage. Participating providers agree not to charge more than the contracted UCR fees.

Using a **PPO Dentist** will maximize your benefits. Charges are based on the PPO fee schedule which is typically less than the UCR fee schedule. Therefore, you would have lower coinsurance costs and participating providers have agreed not to charge more for services than allowed by the PPO fee schedule.

Using a **Non-Delta Dentist** means higher out-of-pocket costs. Services are based on the UCR fee schedule and the dentist may bill you for the costs above the Delta Dental Plan eligible expenses in addition to your coinsurance. Benefit payments might be paid directly to you and you would be responsible for paying the Non-Delta Dental Dentist for covered services. To receive benefit payments for covered services provided by Non-Delta Dental Dentists, you may need to submit your own claim. In that case, you will need to obtain an itemized statement from the dentist, attach it to a claim form and send it to the claims address indicated below. Be sure to include your name, age, gender, contract ID number and any other information requested by Delta Dental.

Delta Dental Insurance Company
P.O. Box 1809
Alpharetta, GA 30023-1809
(800) 521-2651





Verify Provider Participation

We recommend you verify your dentist's participating status before *each* dental visit. Make sure you specifically ask if the dentist "participates" in the Delta Dental Premier or PPO networks.

Delta Dental's Web-site

Delta Dental's website is a one-stop-shop for plan and oral health care information. You can make the most of your plan by following these easy steps on the website located at www.deltadentalins.com.

1. ***Find a Delta Dental PPO or Delta Dental Premier Dentist near you.*** Keep your dental expenses as low as possible by staying in your plan's network. For a listing of dentists in your area, visit the website and click on "Find a Dentist" on the right hand side of the home page. You will need to select either the PPO or Premier network for a current listing. If you have a long standing relationship with a dentist who does not participate in a Delta Dental network and don't want to change providers, we invite you to go to a link called "What if your dentist isn't a Delta Dental Dentist". It will take you to this page: <https://www.deltadentalins.com/individuals/guidance/recommend-your-dentist.html>.
2. ***Check Eligibility and Benefit Details.*** You will be able to access personalized information once you register for Online Services, including covered procedures and the family members included on your plan.
3. ***Access your Delta Dental ID Card.*** Everyone receives an ID card initially. However, you do not need an ID card to obtain services. You can view or print an ID card from the website. Go mobile on your smartphone to access mobile-optimized Online Services, or download the Delta Dental app, available through the App Store or Google Play, to access your plan information and view your ID card.
4. ***View online statements.*** Check your electronic statement to see what you owe your dentist, if anything. You will be able to browse previous statements and download them for your records.



COORDINATION OF BENEFITS (COB)

Are you covered under another dental plan as well? Payments for covered services will be determined by coordinating the benefits of the two programs. The primary carrier pays the full benefits covered in its program and the secondary carrier is responsible for payment of the balance of covered expenses not to exceed the carrier's maximum payment level. In no event will payment be made in excess of expenses incurred. A dental program covering a person under state or federal continuation (i.e., COBRA) will always be a secondary carrier. Primary responsibility is determined by COB rules (refer to the Summary Plan description for COB rules).






Set your sights on even more value

Think you'd never be able to afford LASIK eye surgery? Now it may be within reach. Why? Because Delta Dental¹ has selected QualSight² to offer you access to discounts on LASIK services. Through QualSight, you can save 40-50% off the national average price of Traditional LASIK³ along with big savings on Custom and Custom Bladeless LASIK procedures!



See it to believe it. QualSight can help you find the right vision solution.

<p>Extra savings</p>  <p>You get preferred pricing on LASIK through QualSight providers across the nation. Plus, pre- and postoperative visits are included, along with a one-year assurance plan.</p>	<p>Expert surgeons</p>  <p>There's no need to fear — QualSight's network is built with credentialed laser eye surgeons who have collectively performed more than 6.5 million procedures.⁴</p>	<p>Expansive choice</p>  <p>With more than 1,000 LASIK locations⁴, you can choose the physician with the experience, reputation and technology your vision correction requires.</p>
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Ready. Set. Save. It only takes three simple steps to take advantage of these savings.

<p>1. Get ready.</p> <p>Give a QualSight care manager a call at 1-855-248-2020.</p>	<p>2. Get set.</p> <p>A care manager will explain the program and answer any questions.</p>	<p>3. Save!</p> <p>Pick a physician and pay a discounted price for LASIK services.</p>
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To learn more about the LASIK discounts, visit www.qualsight.com/-delta-dental.

¹ Delta Dental of California, Delta Dental Insurance Company, Delta Dental of Pennsylvania, Delta Dental of New York, Inc. and our affiliated enterprise companies.

² The Vision Corrective Services are not an insured benefit. Delta Dental makes the Vision Corrective Services program available to enrollees to provide access to the preferred pricing for LASIK surgery.

³ Refractive Quarterly Update, Market Scope LLC, November 2018. Discounts or savings may vary by provider.

⁴ QualSight provider file, February 2019

Delta Dental is a registered trademark of Delta Dental Plans Association.



An offer to keep you smiling — from ear to ear

You now have access to discounts on hearing aids through Amplifon Hearing Health Care.¹ Delta Dental² selected Amplifon, a leader in hearing health care, to act as your personal concierge. They'll guide you through every step, from using your discounts to finding the right products and care to match your hearing needs.



Have you heard? 48 million Americans have significant hearing loss.³ Let Amplifon help.

The new program gives you:

Access to the best hearing aid prices, guaranteed.

There's no sign-up fee for the program, and you'll enjoy 62% average savings off retail pricing.⁴ If you find a lower price at another local provider, Amplifon will not only match it, they'll beat it by 5%.⁵ Plus, no interest financing is available.

Choice of top hearing aid brands.

Amplifon offers access to the nation's leading hearing aid brands featuring the latest technology. And, all products are backed by a 60-day no-risk trial.

Thousands of hearing care providers.⁶

With a broad network of hearing clinics across the nation, it's likely Amplifon has a provider near you.

Industry-leading support for your purchase.

The advantages of Amplifon don't stop right after you buy. You get one year of free follow-up care, two years of free batteries and a three-year product warranty for all hearing aid purchases.

Ready to get started? It's simple.

1



Call Amplifon at 1-888-779-1429. A Patient Care Advocate will help you find a hearing care provider near you.

2



Your advocate will explain the discount process, ask you a few simple questions, then help you make an appointment.

3



Sit back. Amplifon will send you and your selected provider the necessary information to activate your hearing aid discounts.

Take advantage of your value-added feature!

Visit www.amplifonusa.com/deltadentalins or call 1-888-779-1429 to get started.

¹ Amplifon's hearing health care services are not insured benefits. Delta Dental makes the hearing health care services program available to enrollees to provide access to the preferred pricing for hearing aids and other hearing health services.

² Delta Dental of California, Delta Dental Insurance Company, Delta Dental of Pennsylvania, Delta Dental of New York, Inc. and our affiliated enterprise companies.

³ Center for Hearing and Communication; <http://chchearing.org/facts-about-hearing-loss/>

⁴ Amplifon Hearing Health Care utilization database, January-December 2018. Discounts or savings may vary by manufacturer and technology level of the hearing aid device.

⁵ Amplifon offers a price match on most hearing devices; some exclusions apply. Not available where prohibited by law. Visit www.amplifonusa.com/deltadentalins or call 1-888-779-1429 for more details.

⁶ Amplifon Hearing Health Care provider file, February 2019