



Delta Dental PPO, our preferred provider organization (PPO) plan,* provides access to the largest network of its kind nationwide. Delta Dental PPO dentists agree to accept the Delta Dental PPO contracted fees as full payment when treating PPO patients. This means your out-of-pocket costs are usually lower than when you visit a non-Delta Dental dentist.

When you're covered under the PPO plan, you and your family members:

- Can visit any licensed dentist, including the dental specialist of your choice
- Can visit different dentists
- May change dentists at any time without notifying us
- Can receive dental care anywhere in the world (out-of-network benefits apply outside the U.S.)
- Will never have to pay more than the patient's share** at the time of treatment or file claim forms when you visit a Delta Dental dentist.

Know your coverage

This brochure provides general information about how your plan works, but you may also want to visit our web site after your effective date to review the specifics of your plan coverage. Refer to the web site section of this booklet for details.

The benefits of preventive care

Don't wait until you have a serious dental concern before you visit a dentist. Delta Dental PPO plans generally have low coinsurance payments for diagnostic and preventive services such as cleanings. You should schedule regular dental visits for cleanings and exams – professional care can keep your teeth healthy and keep treatment costs down by preventing more serious problems.

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

** Patient's share is the coinsurance amount, any remaining portion of the deductible, any amounts over plan maximums and any non-covered services.

What to know before your dental visit

Save money by visiting a Delta Dental PPO dentist

Although you can visit any dentist, you'll usually save more on your out-of-pocket costs when you visit a Delta Dental PPO dentist. Because PPO dentists agree to accept Delta Dental PPO contracted fees as full payment, your share of the bill will likely be lower than when you visit a non-Delta Dental Dentist.

Find a Delta Dental PPO dentist

A current listing of our network dental offices can be found using our online dentist directory.

- Visit our web site and click on "Find a Dentist" on our home page.
- Select "Delta Dental PPO" as your plan network.
- Enter options for your search such as state and ZIP code (required), dentist name, miles (radius) and type of dentist.

Is your dentist a Delta Dental PPO dentist?

We recommend that you verify your current dentist's participation in the Delta Dental PPO network. Simply asking if a dentist "accepts Delta Dental" does not guarantee he or she is a PPO dentist.

- Ask specifically if he or she is a **contracted Delta Dental PPO dentist**.
- You should verify your dentist's participation before each dental appointment.

When you can't find a PPO dentist

The Delta Dental Premier® network — our larger network consisting of nearly 80 percent of dentist locations nationwide — provides cost-saving features and is the next best option when you can't find a PPO dentist. While Premier dentists' contracted fees are often slightly higher than PPO dentists' fees, Premier dentists will not bill you above their contracted fees, so you still receive cost protection. You can find a Premier dentist using our online dentist directory.

When you can't find your dentist in the directory

We recognize that many people have a long-standing relationship with their dentist and may not want to change dentists. We invite you to recommend your dentist for inclusion in the Delta Dental PPO network.

- Visit the "Use Your Plan" page of the Enrollee section on our web site.
- In the "Finding Your Dentist" topics, select "Recommend your dentist for Delta Dental membership."
- Choose "Delta Dental PPO" as your plan network.
- Complete the form.

You can also help by telling your dentist how important your PPO benefits are to you and that you would like him or her to consider becoming a Delta Dental PPO dentist.

Dual coverage/Coordination of benefits

If your spouse has coverage with another dental plan, you or your family members may be covered by both dental plans.

- The two plans will likely coordinate benefits to potentially lower your out-of-pocket costs.
- Ask your dentist to submit the other plan's explanation of benefits with the Delta Dental claim form.
- We'll take it from there.

Group-specific exceptions may apply. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan's coordination of benefits, including rules for determining primary and secondary coverage.

Orthodontic treatment in progress

If your Delta Dental plan includes orthodontic benefits, payment for orthodontic treatment in progress depends on the specific provisions of your plan. Typically, treatment in progress is covered and Delta Dental begins paying during the first eligible month. Under some plans, however, you may not be eligible for work in progress or you may lose eligibility if your coverage has lapsed for more than 30 or 60 days.

Transitioning from another plan?

Any dental treatment in progress when your coverage begins — such as root canals, crowns and bridgework — is not covered under your Delta Dental plan, and your former dental plan should assume responsibility. Delta Dental will cover treatment started and completed after your plan's effective date of coverage.

Visit our web site: www.deltadentalins.com

On our web site, you can:

- Find a dentist in our online directory
- Learn answers to frequently asked questions
- Read dental health information
- Sign up for our free dental health e-newsletter, *Dental Wire*
- Submit a question to Customer Service

By logging in to your Delta Dental account, you can also:

- Review benefits (check for covered services, view maximum and deductible information)
- Verify eligibility
- Check claims status
- Print an ID card (no ID card is required to receive services; simply provide the dental office with your group number and enrollee ID number)
- Find the average cost of a dental procedure in your area

Simply enter your user name and password in the designated boxes and submit. If you are visiting our web site for the first time, you'll need to complete a quick one-time registration process:

- Click the "Register Today" link near the user name and password boxes
- Enter the requested information

What to know during your dental visit

Talk to your dentist about your health

When you visit the dentist, be sure to share your dental and medical history and any prior complications. Dentists can identify signs of more serious health conditions and should be made aware of health information that may be critical to your dental care. Take advantage of your visit to find out more about:

- Brushing and flossing correctly
- Choosing the most appropriate oral health products for your situation
- How your oral and overall health affect each other

Talk to your dentist about your treatment options

Ask your dentist to explain the pros and cons of each dental treatment option, including the future costs or consequences of postponing or avoiding treatment. For more extensive

treatment, Delta Dental provides a free service called a “pre-treatment estimate”:

- Your dentist submits your treatment plan to Delta Dental.
- We verify the cost of treatment and your specific plan coverage.
- We then provide an estimate of your coinsurance and what Delta Dental will pay.

Claim submission

When you visit a Delta Dental dentist, there are no claim forms to file. Delta Dental dentists will submit claims for you and accept payment directly from Delta Dental. If you visit a non-Delta Dental dentist, you may need to submit your own claim. You can download a form from the Enrollee section of our web site. A form and instructions can be found under the “Managing Costs” heading.

Why choose Delta Dental PPO benefits?

Going to visit the dentist is a worthwhile investment in your family’s oral and overall health. Studies suggest that people with dental benefits are almost 50 percent more likely to visit the dentist every six months to get the care they need. When you choose Delta Dental PPO benefits, you can prevent a dental problem or get treatment before it becomes more serious, and save money on your dental care costs.

Cost savings

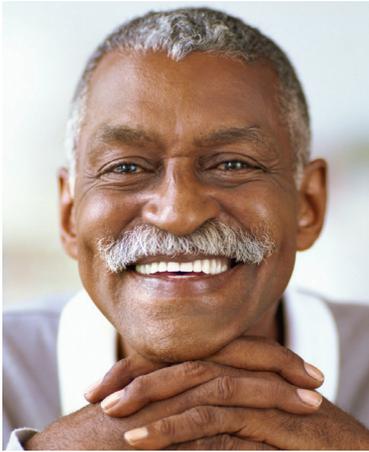
Delta Dental PPO benefits provide you and your family with financial assistance for preventive or routine dental services as well as coverage for major dental procedures. Delta Dental PPO benefits help you save money on dental costs because Delta Dental PPO dentists agree to accept PPO contracted fees as full payment. This means your share of the bill, such as coinsurance amounts, will likely be lower when you visit any Delta Dental dentist but especially a Delta Dental PPO dentist.

Improved oral health

Dental benefits emphasize preventive care. Regular dental visits can help you avoid serious problems because most dental disease is preventable. Regular dental care can help you and your family stay healthy and pain-free and avoid losing time from work or school because of dental-related problems.

Improved overall health

Studies suggest that the state of your dental health can affect other health conditions such as diabetes and heart disease. And many conditions have oral symptoms. Although seeing a dentist is no substitute for a visit to a physician, regular dental checkups may tell the dentist much about your overall health and can point to signs of disease, chronic illness or health risk. If a dentist finds a potential health issue, he or she may refer you to your physician for follow-up.



Delta Dental's Mission

To advance dental health and access through exceptional dental benefits service, technology and professional support.



Delta Dental Customer Service:

Delta Dental of California
800-765-6003

Delta Dental of Delaware
Delta Dental of the District of
Columbia
Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)
Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651



Visit Delta Dental's web site at:
www.deltadentalins.com

What to know after your dental visit

Questions about your plan

If you have questions, you can check your benefits and eligibility information on our web site or on our interactive voice response telephone line. For more information, you may also contact us by e-mail or call one of our helpful multilingual Customer Service agents toll-free during business hours. Please use the appropriate number listed at the left for your local Customer Service.

Claim review

After a claim has been processed, you will receive a Dental Benefit Statement from Delta Dental. This document lists the services provided and costs of the dental treatment.

- Review the services and costs to make sure that the coinsurance amount charged by your dentist is correct.
- Contact your dental office if you find any discrepancies.

Delta Dental's Customer Service agents are available to help explain your Dental Benefit Statement.

Questions about quality of care

Delta Dental is committed to ensuring you receive quality dental care.

- We actively monitor the performance of our network dentists to ensure they comply with our criteria for hygiene, quality of care and other rigorous standards.
- We can arrange for you to be examined by one of our consulting dentists in your area if you are unhappy with the dental care you received from a Delta Dental dentist.
- We will ensure that the original dentist either corrects the work at no additional cost or grants a refund if the dental consultant agrees that the work was faulty.
- If granted a refund, you may choose another dentist and have the treatment corrected.

Delta Dental Premier® and Delta Dental PPOSM are 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**, DE – **Delta Dental of Delaware**, WV – **Delta Dental of West Virginia**. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

Save money with a Delta Dental PPOSM dentist



Find a Delta Dental PPO dentist

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

- Visit our web site and click on “Find a Dentist” on our home page.
- Select “Delta Dental PPO” as your plan network.

Delta Dental’s Mission

To advance dental health and access through exceptional dental benefits service, technology and professional support.

Delta Dental Premier® and Delta Dental PPOSM are 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**, DE – **Delta Dental of Delaware**, WV – **Delta Dental of West Virginia**. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

www.deltadentalins.com

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

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

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

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.

Greatest potential savings when you visit a Delta Dental PPO dentist

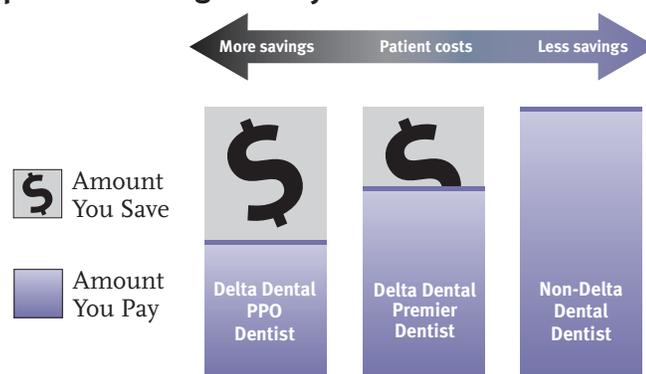
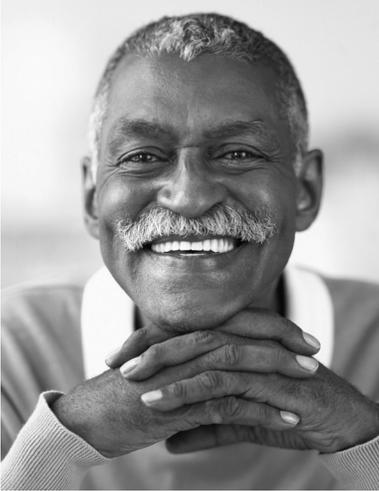


Illustration showing sample enrollee share of costs for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and group contract.

Getting the most from your plan

Delta Dental PPOSM



Delta Dental PPO, our preferred provider organization (PPO) plan,* provides access to the largest network of its kind nationwide.

Your out-of-pocket costs are usually lowest when you visit a PPO dentist.

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

Save money with a Delta Dental PPO dentist

Although you can visit any dentist, you'll usually pay less when you visit a Delta Dental PPO dentist.

- Delta Dental dentists agree to accept Delta Dental PPO contracted fees as full payment.
- Your share of the bill will likely be lower than when you visit a non-Delta Dental Dentist.

How enrollees can save money



Find a Delta Dental PPO dentist

To find current listing of our network dental offices:

- Visit our web site and click on “Find a Dentist” on our home page.
- Select “Delta Dental PPO” as your plan network.

Is your dentist a Delta Dental PPO dentist?

We recommend that you verify your current dentist’s participation in the Delta Dental PPO network. Simply asking if a dentist “accepts Delta Dental” does not guarantee he or she is a PPO dentist.

- Ask specifically if he or she is a **contracted Delta Dental PPO dentist**.
- You should verify your dentist’s participation before each dental appointment.

Maximum choice

The Delta Dental Premier[®] network — our larger network consisting of nearly 80 percent of dentist locations nationwide — provides cost-saving features and is the next best option if you can’t find a PPO dentist. You can find a Premier dentist using our online dentist directory.

- 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 cost protections not available with a non-Delta Dental dentist.

Easy to use

- No ID card is required to receive services; simply provide the dental office with your group number and social security or enrollee ID number.
- No claim forms to file — Delta Dental dentists file claim forms for you and accept payment directly from Delta Dental.
- After a claim has been processed, you will receive a Dental Benefit Statement from Delta Dental. This document lists the services provided and costs of the dental treatment.



Delta Dental Customer Service:

Delta Dental of California
800-765-6003

Delta Dental of Delaware
Delta Dental of the District of
Columbia

Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)

Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651



Visit Delta Dental's web site at:
www.deltadentalins.com



Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

Delta Dental Premier® and Delta Dental PPOSM are 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, DE – Delta Dental of Delaware, WV – Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

Dual coverage/Coordination of benefits

If your spouse has coverage with another dental plan, you or your family members may be covered by both dental plans.*

- The two plans will likely coordinate benefits to potentially lower your out-of-pocket costs.
- Ask your dentist to submit the other plan's Explanation of Benefits with the Delta Dental claim form and we'll take it from there.

Orthodontic treatment in progress

If your Delta Dental plan includes orthodontic benefits, payment for orthodontic treatment in progress depends on the specific provisions of your plan. Typically, treatment in progress is covered and Delta Dental begins paying during the first eligible month. Under some plans, however, you may not be eligible for work in progress or you may lose eligibility if your coverage has lapsed for more than 30 or 60 days.

Transitioning from another plan?

Any dental treatment in progress when your coverage begins — such as root canals, crowns and bridgework — is not covered under your Delta Dental plan, and your former dental plan should assume responsibility. Delta Dental will cover treatment started and completed after your plan's effective date of coverage.

Visit our web site: www.deltadentalins.com

On our web site, you can:

- Find a dentist in our online directory
- Review benefits
- Check claims status
- Print an ID card and much more

To access some services, you'll need to log in: simply enter your user name and password in the designated boxes and submit. If you are visiting our web site for the first time, you'll need to complete a quick one-time registration process by clicking the "Register Today" link.

Questions about your plan?

If you have questions, you can check your benefits and eligibility information on our web site or on our interactive voice response telephone line. For more information, you may also contact us by e-mail or call one of our helpful multilingual Customer Service representatives toll-free during business hours. Please use the appropriate number listed at the left for your local Customer Service.

*Group-specific exceptions may apply. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan's coordination of benefits, including rules for determining primary and secondary coverage.

Understanding coordination of benefits and dual coverage



You may be covered by two dental plans if you have two jobs that both provide dental benefits or if you are covered by your spouse's dental plan in addition to your own.

If you're fortunate enough to be covered by two dental plans, you have what is called dual coverage. Dual coverage doesn't mean that your benefits are doubled. What it does mean is that you will likely enjoy lower out-of-pocket costs for your dental care.

Dual coverage works the same way whether you are covered by two Delta Dental plans or by Delta Dental and another carrier. We simply work with the other dental carrier to coordinate your benefits and ensure that the combined amount paid by the plans does not exceed the total amount charged by the dentist.

Who is the primary carrier?

The first or primary carrier is the one that covers you as a primary enrollee (e.g., your employer rather than your spouse's employer). If you have two jobs, the plan that has covered you longer is considered primary.

For your children's coverage, the primary carrier is generally determined by the "birthday rule": coverage of the parent whose birthday (month and day, not year) comes first in the year is considered to be your children's primary coverage. For example, if the mother's birthday is in April and the father's birthday is in September, the mother's plan would be the primary coverage for the children's claims. The birthday rule may be superseded by a divorce agreement or other court ruling.

How does dual coverage work?

Suppose, for example, that both of your plans provide two cleanings a year, each with 80 percent coverage. The primary carrier pays its normal benefit. Any calculation or adjustment of benefit is done by the secondary carrier. In this instance, the primary carrier pays 80 percent, and the secondary carrier would cover up to the remaining 20 percent that you would have had to pay out-of-pocket if covered by only one plan. You would not, however, be entitled to four cleanings per year.

Many dental practices do not bill the secondary carrier until the primary carrier has paid. Once the secondary carrier receives documentation of the primary carrier's payment, the secondary carrier can calculate and pay its portion.

Sample of coordination of benefits

Procedure	Primary carrier pays 80%	Secondary carrier pays 20%	Patient pays
Cleaning	\$76	\$19	\$0
\$95			

We Keep You Smiling®

Why do 54 million enrollees trust their smiles to Delta Dental?

- More savings
- More dentists
- More satisfaction

Why not twice as many benefits?

Why don't you receive double the benefits when you have two dental plans, especially if your dentist recommends that you receive more than two cleanings per year?

Dual coverage limitations, like all other plan limitations, are built into your group's contract and into the rates your group pays for your coverage. These contracts are set up to provide affordable dental care to a maximum number of people. Given the choice between doubling one individual's benefits or providing a greater scope of benefits to more people in the group, most group purchasers choose to spread their benefit dollars more evenly.

What if I have non-duplication of benefits?

For groups with a non-duplication of benefits rule in their plan, the secondary carrier pays only the difference between what the primary carrier actually paid and what the secondary carrier would have paid if it had been the primary carrier.

For example, if the primary carrier paid 80 percent and the secondary carrier normally covers 80 percent as well, the secondary carrier would not make any additional payment. However, if the primary carrier had only paid 50 percent, the secondary carrier would pay up to the remaining 30 percent.

Dual coverage saves money for you and your group by sharing the total cost of dental benefits between two carriers. Containing costs is an important part of Delta Dental's plan to keep you smiling.

Sample of non-duplication of benefits

Procedure	Primary carrier pays 80%	Secondary carrier where cleanings are covered at 80%	Patient pays
Cleaning	\$76	\$0	\$19



Visit Delta Dental's web site at: www.deltadentalins.com

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

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 – DE • Delta Dental of the District of Columbia – DC • Delta Dental of New York – NY • Delta Dental Insurance Company – AL, FL, GA, LA, MT, MS, NV, TX, UT

Pre-treatment estimate: Avoid surprises with a free estimate of your dental costs



Reasons you might want a pre-treatment estimate:

- If you are having extensive dental work
- To ensure a procedure is covered
- To see if you will exceed your maximum
- If you need to plan your payment in advance

Make informed decisions about your dental care

If you are thinking about having extensive dental work, you should know about a free service Delta Dental provides to its enrollees called a *pre-treatment estimate* or a *predetermination of benefits*. It is a valuable service that can help you make more informed decisions about your dental care.

A pre-treatment estimate is particularly useful for more costly procedures such as crowns, wisdom tooth extractions, bridges, dentures or periodontal surgery. When your dentist requests a pre-treatment estimate from Delta Dental, you'll receive an estimate of your share of the cost and how much Delta Dental will pay — before treatment begins.

You can ask your dentist to get a pre-treatment estimate for any procedure, but this service is specifically designed to help determine costs of an extensive treatment plan, especially those that are expected to exceed \$300.

How does a pre-treatment estimate work?

Your dentist sends Delta Dental a proposed treatment plan, along with any relevant x-rays. We then check to be sure the services are covered by your dental plan. Some dental work may be limited or excluded by your plan, and you will want to know before you proceed with treatment exactly what services are covered. We also calculate how any deductibles, copayments and dollar maximum limits might affect your share of the cost. You and your dentist then receive an estimate of the amount we will pay for approved services and the amount you will be responsible for.

Pre-treatment estimates usually take two to three weeks. Unless the need is urgent, it is worthwhile to find out exactly how much of your treatment is covered, allowing you to plan in advance for your portion of the dental bill.

Why are pre-treatment estimates useful?

With a pre-treatment estimate, both you and your dentist know how much of the proposed treatment will be paid by Delta Dental and how much is your responsibility. This understanding can make it easier to plan an appropriate course of treatment.

While a pre-treatment estimate is recommended for any treatment that is expected to exceed \$300 in cost, any claim may be sent for a pre-treatment estimate if you would like an advance breakdown of the charges and coverage.

Visit Delta Dental's web site at: www.deltadentalins.com

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

Delta Dental includes these companies in these states:

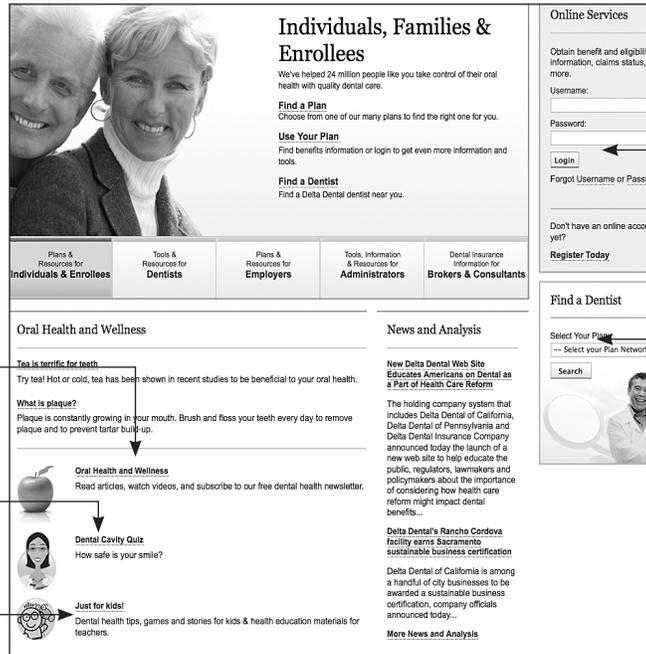
Delta Dental of California – CA • Delta Dental of Pennsylvania – PA & MD • Delta Dental of West Virginia – WV • Delta Dental of Delaware – DE • Delta Dental of the District of Columbia – DC • Delta Dental of New York – NY • Delta Dental Insurance Company – AL, FL, GA, LA, MT, MS, NV, TX, UT

Visit the Delta Dental web site* www.deltadentalins.com

Our web site makes it easy for you to manage your dental plan. Tools, services, information, forms – you'll find everything you need just a click away.

Convenient services and information you can access without logging in:

- **Oral health information** — Read articles, watch videos, and subscribe to *Dental Wire*, our free dental health newsletter
- **Dental Cavity Quiz** — Assess your risk for cavities and learn how to prevent them
- **Just for kids** — See our kids' web site



Log in to:

- Check benefits, eligibility and claims status
- Print your ID card
- Find the average cost of a dental procedure in your area

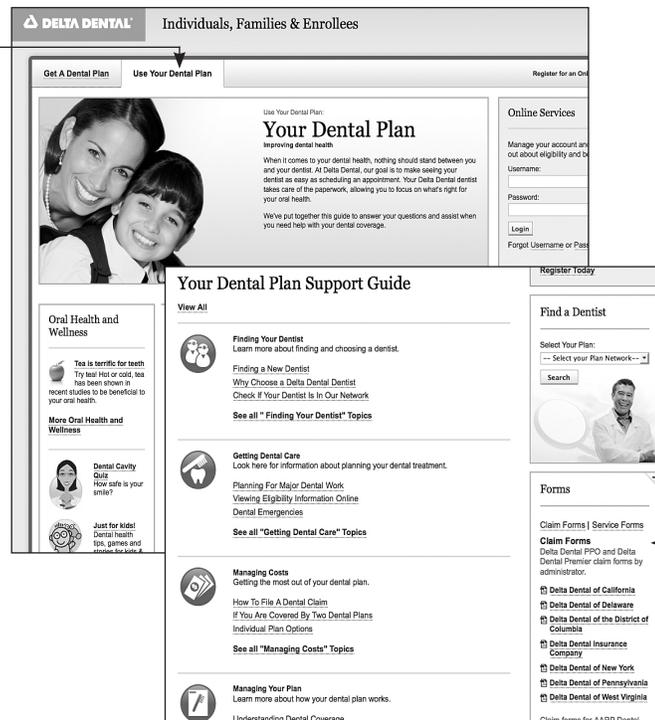
Find a dentist:

- Select your plan
- Enter options such as state and ZIP code
- Search for a dentist and link to a map with driving directions

Other tools and information:

Visit the "Use Your Dental Plan" page for a helpful plan support guide and answers to frequently asked questions.

- Download and print a claim form
- Find general information about how your plan works
- Get instructions for using our web site



Delta Dental en Español:

- Visit a Spanish version of our web site

Forms and support:

- Find quick links to claim, grievance and customer service request forms

*The web site www.deltadentalins.com is the home of the Delta Dental companies listed on the reverse side and their subsidiaries and affiliates. For other Delta Dental companies, visit the Delta Dental Plans Association web site at www.deltadental.com.



Delta Dental Contact Centers:

DeltaCare USA
800-422-4234

**Delta Dental PPO
and Delta Dental Premier**
Delta Dental of California
800-765-6003

Delta Dental of Delaware
Delta Dental of the District
of Columbia

Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)
Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651

California School District Employees
866-499-3001

Q: How do I log in to the web site?

A: Simply enter your user name and password in the designated boxes and submit. If you don't already have a user name or password, click the "Register Today" link to complete the quick registration process.

Q: What if I have trouble logging in to the web site or I don't have Internet access?

A: You can check your benefits, eligibility and claim information on our interactive voice response telephone line or speak to a Contact Center agent Monday through Friday by calling Delta Dental toll-free. For DeltaCare® USA enrollees, please call 800-422-4234. For Delta Dental PPOSM and Delta Dental Premier® enrollees, please use the appropriate number listed at the left to call your local Contact Center.

Q: Can I contact Delta Dental through the web site?

A: Yes. You don't have to log in to contact us from the web site. Simply click on "Contact us" at the top of the home page and follow the appropriate links for your plan. You'll be presented with a number of contact options, including online customer service request forms for specific issues.

Q: How can I check on the average cost of a dental procedure in my area?

A: Log in by entering your user name and password and click on "Fee Finder" in the main navigation menu.

Q: How current is the information on the web site?

A: The "Find a Dentist" directory is updated weekly. The "Eligibility & Benefits" records are refreshed nightly and reflect any updates made the previous day. All other information on the web site is updated as needed.

Q: What if I have more questions?

A: For detailed instructions on checking your benefits and eligibility, finding a dentist, printing an ID card and submitting a claim form, visit the "Use Your Dental Plan" page of our web site for these and other helpful topics.



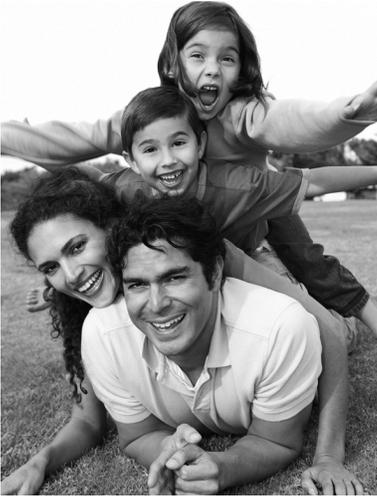
Visit Delta Dental's web site at: www.deltadentalins.com

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

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 – DE • Delta Dental of the District of Columbia – DC • Delta Dental of New York – NY • Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT

Healthy smiles for a lifetime: Basics of preventive dental care



Did you know that the cost of a cavity over your lifetime can run as high as \$2,000? And did you know that most cavities can be avoided with easy and routine preventive care — including a regular dental health regimen, fluoridation and sealants?

Delta Dental plans have always emphasized diagnostic and preventive benefits, such as coverage for checkups so that you keep your mouth healthy and need fewer restorative services.

THE DAILY ROUTINE

Many oral health problems, such as gum disease and tooth decay, can be prevented by a simple routine: brushing twice a day, flossing daily, eating a balanced diet and having regular dental checkups.

- Plaque is a sticky, colorless film that builds up on teeth every day. Bacteria in plaque produce acids that attack your teeth. To remove plaque buildup, brush your teeth, twice a day with fluoridated toothpaste. The recommended brushing time is 2-3 minutes.
- Daily flossing helps remove plaque from places your toothbrush can't reach. If you find floss difficult to work with, use a floss holder, which can help insert floss in between teeth.
- Avoid starchy and sugary foods, which increase plaque. A healthy diet provides the nutrients necessary (vitamins A and C, in particular) to prevent gum disease.
- Avoid cigarettes and chewing tobacco, which may contribute to gum disease and oral cancer.

Fluoride

Fluoride is a beneficial and cost-effective way to prevent tooth decay in children and adults, according to the American Dental Association (ADA). Fluoride is a compound of the element fluorine, which is present naturally in many foods and in water, soil and air.

According to the ADA, public water fluoridation is considered the most efficient and cost-effective way to prevent cavities. However, other sources of fluoridation need to be considered as a number of states or counties still don't have fluoridated tap water and many people drink bottled water.

If you or your children don't ingest much fluoridated water, here are some ways to add more fluoride to your diet:

- Use a fluoride toothpaste and mouth rinse and/or professionally-applied gels or varnishes.
- If you live in a community without a fluoridated water supply, take dietary fluoride supplements (tablets, drops or lozenges). Supplements are available by prescription and are intended for children ages six months to 16 years living without fluoridated water in their community.

CARING FOR CHILDREN'S TEETH

Good dental care is vital throughout a child's entire growing period — from before birth to the early 20s — so it is essential to teach good habits early. If you are aware of a few simple facts, you can help your child get off to a healthy start:

- Cleaning a child's teeth should begin when the first tooth is visible — at about age six months. Wipe a baby's teeth and gums with a soft, damp washcloth or gauze pad.
- If you give your child a bottle to take to bed, be sure it contains only water.

We Keep You Smiling®

Why do 54 million enrollees trust their smiles to Delta Dental?

- More savings
- More dentists
- More satisfaction

- Calcium is extremely important for strong teeth and to the structure of the face and jaws. Make sure your child drinks plenty of milk and eats other calcium-rich foods, such as low-fat yogurt and cheese. Discourage snacks that are high in sugar or starch and sticky foods, such as candy.
- Children who play sports should wear mouthguards, available at sports stores or from your dentist.
- Pay special attention to your child's teeth during the teen years, when almost all permanent teeth are in. Decay most often occurs during this time, due to dietary changes and inadequate dental hygiene.

Sealants

A recent study, conducted by the Dental Data and Analysis Center, shows that sealants (thin plastic coatings that protect the chewing surfaces of teeth from decay), especially when combined with professional fluoride treatments, are among the best tools to help children fight tooth decay early in their lives.

Check your Delta Dental Evidence of Coverage booklet to see if your plan includes coverage for sealants. Usually, sealants are covered when applied to first molars through age 8 and second molars through age 15. However, coverage under some plans may be different.

Sealants can be applied by either your dentist or a registered dental hygienist, and application takes less time than having a tooth filled. It is a very simple, painless procedure.

CARING FOR SENIORS' SMILES

As we get older, our dental needs become increasingly specialized. Because our dental needs may be different than they once were, regular visits to the dentist are essential. Although many seniors wear dentures, adult tooth loss is often a result of preventable oral disease.

Here are other factors to consider when keeping smiles healthy for seniors:

- Many seniors affected by medical conditions take medications that can adversely interact with dental anesthesia and may cause changes to the oral tissues. Seniors should keep their dentist informed of any changes or updates in their medical history to prevent potentially harmful drug interactions.
- Plaque will stick to dentures just as it does to natural teeth. If plaque is not removed, buildup can lead to discomfort, sores, infection and even bone loss. Seniors should ask their dentist about how to properly care for dentures.
- Family members can play an active role by helping to schedule regular dental visits for homebound seniors or those in nursing homes.



Visit Delta Dental's web site at: www.deltadentalins.com

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

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 – DE • Delta Dental of the District of Columbia – DC • Delta Dental of New York – NY • Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT

Implant benefits enhanced

Your dental plan now includes coverage for implants. Recent studies show that implants can be an alternative to treatments such as bridges and partial dentures. With this new option, you and your dentist can decide which prosthodontic treatment is best for you.

The enhanced benefits reflect Delta Dental's commitment to bringing you the best coverage available to meet all your oral health needs. You can get more information about implants by visiting the oral health section of our web site.

How to use your benefits

You can find out the cost of an implant by asking your dentist to submit a pre-treatment estimate (also called a predetermination) to Delta Dental. This free service informs you up front what your dental plan will pay and the charges for which you will be responsible. Delta Dental dentists have been notified of this benefit enhancement to our plans, and they can make recommendations for care and file claims on your behalf.

Delta Dental of California
Delta Dental of New York
Delta Dental of Pennsylvania (and Maryland)
Delta Dental of Delaware
Delta Dental of the District of Columbia
Delta Dental of West Virginia
Delta Dental Insurance Company
(AL, FL, GA, LA, MS, MT, NV, TX, UT)
www.deltadentalins.com



Enhanced dental benefits for pregnant women

Your dental plan now includes enhanced benefits during pregnancy that provide an additional oral evaluation plus one of the following: an additional cleaning, a periodontal scaling/root planing procedure (up to four quadrants) or an additional periodontal maintenance procedure for those patients who have completed active periodontal treatment at least three months earlier.

Preventive dental care during pregnancy may improve a woman's oral health as well as her overall health, and is safe for both mother and child. You can get more information about pregnancy and oral health by reviewing the oral health section of our web site.

How to use your enhanced benefits

Delta Dental dentists have been notified of this benefit enhancement, and they can make recommendations for care. Please notify your dentist that you are pregnant when you are receiving care. They can file claims on your behalf indicating that you are pregnant and eligible for the additional benefit.

Delta Dental of California
Delta Dental of New York
Delta Dental of Pennsylvania (and Maryland)
Delta Dental of Delaware
Delta Dental of the District of Columbia
Delta Dental of West Virginia
Delta Dental Insurance Company
(AL, FL, GA, LA, MS, MT, NV, TX, UT)

www.deltadentalins.com

