

Delta Dental PPOSM – Easy, Friendly, Accessible

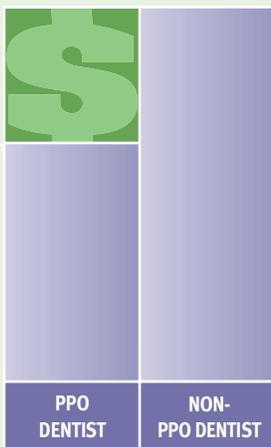


We'll do whatever it takes and then some.

Save with a PPO dentist

YOUR COSTS

SAVE MORE SAVE LESS



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 group contract.

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO[†] plan makes it easy for you to find a dentist and control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save with a PPO dentist.** Our PPO network dentists accept reduced fees for covered services, so you'll usually pay the least when you visit a PPO network dentist. Non-Delta Dental dentists may balance bill you the difference between the contracted fee and their usual fee.
- **Large dentist network.** Since Delta Dental offers access to some of the largest dentist networks in the U.S.,[‡] chances are there's a wide choice of PPO dentists near your home or office. Use your desktop or mobile device to search for a dentist at deltadentalins.com.
- **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest with a PPO dentist.
- **Log in to Online Services.** Check benefits, eligibility and claims status, view or print an ID card and use our "Fee Finder" tool to check average costs in your area. You can also change your Profile preference to go paperless. Use your mobile device to access many of these tools on the go; show the dental office your ID card information instead of carrying a printed card.

Visit the *SmileWay*[®] Wellness section of our site for dental health articles, videos, quizzes and a risk assessment tool. You can also subscribe to our free dental health e-newsletter.

[†] In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

[‡] Netminder Dental Network Trend Report, March 2013.



Socialize with us: deltadentalins.com/enrollees



Plan Benefit Highlights for: Redwood Empire Municipal Insurance Fund

Group No: 00509

Effective Date: 7/1/2014

DELTA DENTAL PPOSM

BENEFIT HIGHLIGHTS

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26		
Deductibles	N/A		
Deductibles waived for D & P?	N/A		
Maximums	\$1,500 per person each plan year		
Waiting Period(s)	Basic Benefits None	Major Benefits None	Orthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays	100 %	100 %
Basic Services Fillings, simple tooth extractions, sealants	85 %	80 %
Endodontics (root canals) Covered Under Basic Services	85 %	80 %
Periodontics (gum treatment) Covered Under Basic Services	85 %	80 %
Oral Surgery Covered Under Basic Services	85 %	80 %
Crowns & Casts Crowns, inlays, onlays and cast restorations	85 %	80 %
Major Services Bridges and dentures	50 %	50 %
Orthodontic Benefits Adults and dependent children	50 %	50 %
Orthodontic Maximums	\$ 1,000 Lifetime per person	\$ 1,000 Lifetime per person
TMJ Benefits	50 % \$300 Lifetime maximum per person	50 % \$300 Lifetime maximum per person

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

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deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.