1. Do I have to visit a particular dentist?
   You can visit any licensed dentist to receive treatment under your plan, but you’ll maximize your savings by visiting a dentist in one of our large nationwide networks.¹ These dentists have agreed to reduced fees, and you won’t get charged more than your expected share of the bill.

   Your plan offers two robust dentist networks:

   • Delta Dental PPO™ dentists generally offer the lowest contracted rates and greatest cost savings.

   • Delta Dental Premier® dentists are your next best bet, with contracted rates that help you save. Our Premier network is the largest dentist network nationwide.²

   Find a dentist at deltadentalins.com.

2. How might my dentist’s network affect my out-of-pocket costs?
   Out-of-pocket costs usually vary depending on the type of dentist you choose. Turn the page for an example.

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<table>
<thead>
<tr>
<th>Delta Dental PPO Dentist</th>
<th>Delta Dental Premier Dentist</th>
<th>Non-Delta Dental Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your dentist submits all claims to Delta Dental. We pay the dentist directly for our share of covered services.</td>
<td>Your dentist accepts the Premier allowance. You are responsible for any coinsurance and deductible (if applicable), amount over the plan maximum and charges for non-covered services.</td>
<td>You may be required to pay for your treatment in advance and submit a claim for reimbursement.</td>
</tr>
<tr>
<td>Your dentist accepts the PPO allowance. You are responsible for any coinsurance and deductible (if applicable), amount over the plan maximum and charges for non-covered services.</td>
<td>Your out-of-pocket costs may be higher with a Premier dentist than for the same services at a PPO dentist. However, costs are still generally lower than at a non-Delta Dental dentist.</td>
<td>Your out-of-pocket costs may be higher at an out-of-network dentist than for the same services at a PPO or Premier dentist.</td>
</tr>
</tbody>
</table>

¹ Premier dentists’ contracted fees are usually higher than PPO dentists’, but Premier dentists still offer some cost protections. You are responsible for any coinsurance and deductible, amount over the plan maximum and charges for non-covered services. Refer to your plan booklet for more information.

² NetMinder Dental Network Trend Report, March 2019. Delta Dental Premier is the largest dentist network nationwide, based on total unique dentists.
3. Will I receive an ID card?
You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or Social Security number. If your family members are covered under your plan, they will need to provide your details. If you prefer to use an ID card, you can register for an online account to print one out or access an electronic copy.

4. How can I avoid unexpected charges for dental care?
   • Choose a Delta Dental PPO or Delta Dental Premier dentist.
   • Before beginning treatment that is expected to be more than $300, ask your dentist to submit a pre-treatment estimate to Delta Dental. We'll send you and your dentist an overview of estimated costs.
   • If you have questions about your plan, contact Customer Service at 800-521-2651.

5. How does Delta Dental handle work in progress?
Your plan covers treatment started and completed after your plan's effective date of coverage. Any treatment started before your effective date is covered by you or your prior carrier.

6. What if I'm in the middle of orthodontic treatment when my Delta Dental plan begins?
Your plan provides coverage for you while you’re currently undergoing active orthodontic treatment. Review your plan documents for more information.

7. If I exhausted my orthodontic lifetime maximum under my prior carrier's plan, will I receive a new lifetime maximum under Delta Dental PPO?
No. The $1,000 lifetime maximum for orthodontics is intended to extend over your lifetime. It does not reset when you change carriers.

8. Who do I contact with questions about my benefits or claims?
We're always here to help. Contact us online at deltadentalins.com/contact or call Customer Service at 800-521-2651 with any benefits or claims questions.

9. How do I register for an online account?
Visit deltadentalins.com and click on the Register Today link to get started.

10. How do I find an in-network dentist?
Head to deltadentalins.com and visit the Find a Dentist section on our homepage. You’ll be able to search by location, network type and by the name of the dentist or practice.

Still have questions?
We’re here to help. Contact Customer Service online at deltadentalins.com/contact or call 800-521-2651.

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3 These are hypothetical numbers for illustrative purposes only. Assume no maximums or deductibles apply. The included example is based on coverage under the Enhanced Plan.