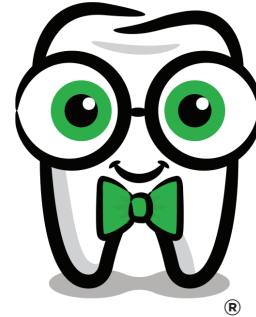
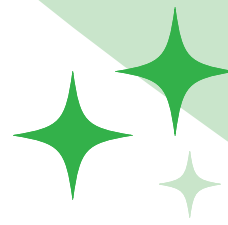


More Options, Lower Costs

The power of two networks

When it comes to pearly whites, everyone wants to save a little green. Delta Dental offers two provider networks to help cover your smile while keeping costs as low as possible. The **Delta Dental PPO™ Network** provides maximum cost savings, while the **Delta Dental Premier® Network**—which is the largest network in Tennessee—provides a safety net for additional access when you need it.



Delta Dental PPO	<ul style="list-style-type: none"> → More than 407,753 office locations nationwide → Average savings of 30% on submitted fee → No balance billing and no paperwork to file
Delta Dental Premier	<ul style="list-style-type: none"> → More than 471,494 office locations nationwide → Average savings of 18% on submitted fee → No balance billing and no paperwork to file
Out-of-Network	<ul style="list-style-type: none"> → May need to file your own claims → May be balance billed → No discounts

Save when you see a network dentist

Example: You have met your deductible and visit a dentist for a Basic Service, which your plan covers at 80%. The estimated charge for the service is \$120.[^]

NETWORK	ESTIMATED CHARGE	MAXIMUM ALLOWED FEES	AMOUNT DELTA DENTAL PAYS	AMOUNT YOU PAY
Delta Dental PPO	\$120	\$84 × 80% =	\$67.20	\$16.80
Delta Dental Premier	\$120	\$113 × 80% =	\$90.40	\$22.60
Out-of-Network Dentist	\$120	\$100 × 80% =	\$80	\$40.00

Set by Delta Dental (pointing to MAXIMUM ALLOWED FEES)

Best Deal! (pointing to \$16.80)

20% + \$20 balance billing (pointing to \$40.00)

[^]This example is an estimate. Fees and reimbursements can vary by state.

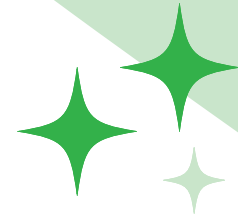
What is balance billing?

Our network dentists agree to accept maximums on what they charge for each service. An out-of-network dentist hasn't agreed to those maximums. When you visit a Delta Dental network dentist, you won't have to pay the difference between what the dentist charges and what Delta Dental will pay, *aka balance billing*.

As you can see, it pays to visit Delta Dental network dentists - especially those in our PPO network. To find a Delta Dental network dentist near you:

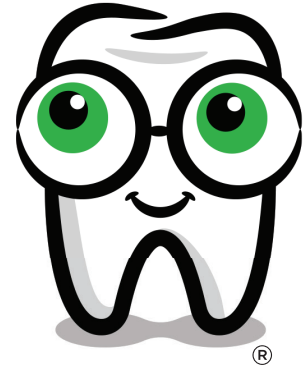
- Visit DeltaDentalTN.com, click on "FIND A DENTIST," and then choose your network.
- Download our free **Delta Dental mobile app**, available for Apple and Android devices.
- Call toll-free **(800) 223-3104**.

Smile More, Save More



Preventive Care and Pre-Treatment Estimates

One word explains why dental benefits work: prevention. Regular dental visits help keep your smile healthy and prevent the development of serious oral health problems. However, when a special procedure is needed, it's good to know how much a procedure will cost before a commitment is made. Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay, and your out-of-pocket costs.



Preventive Benefits of Dental Coverage

Cover Preventive Care

Many dental plans cover all or most of the cost for routine dental checkups, including cleanings, x-rays, and exams. Deductibles do not usually apply to these services.

Prevent Costly Dental Problems and Improve Overall Health

At a routine checkup, your dentist can diagnose and treat dental disease early on, saving you from more costly and time-consuming dental procedures down the road. Also, serious diseases such as diabetes, and even some cancers have symptoms that can be detected early during a routine oral exam. However, in the event your dentist recommends a special procedure, getting a **pre-treatment estimate** is a great way to manage costs.

Know Before You Go — Getting a Pre-treatment Estimate

What is a pre-treatment estimate?

A pre-treatment estimate is a voluntary, optional service in which Delta Dental issues a written estimate of benefits that may be available under your plan for your proposed dental treatment. Your dentist submits the proposed dental treatment to Delta Dental **before** providing the treatment. This service is free for Delta Dental members and usually takes less than 10 business days for processing.

When should I request a pre-treatment estimate from my dentist?

You can request a pre-treatment estimate at any time; however, specific instances when you may want to request one include:

- If your dentist is recommending extensive treatment.
- If you need information on benefit coverage and plan limitations.
- If you would like an estimate of how much you may have to pay.

Note: Pre-treatment estimate is provided for informational purposes only and is not required before you receive any dental care. It is not a prerequisite or condition for approval of future dental benefits payment. You will receive the same benefits under your plan whether or not a pre-treatment estimate is requested. The benefits estimate provided on a pre-treatment estimate notice is based on benefits available on the date the notice is issued. **A pre-treatment estimate is NOT a guarantee of future dental benefits or payment.** When the services are complete, Delta Dental will calculate its payment based on your current eligibility, remaining maximum and any deductible requirements.

Availability of benefits at the time your treatment is completed depends on several factors such as, but not limited to, your continued eligibility for benefits, your available annual or lifetime maximum payments, any coordination of benefits, the status of your plan and the dentist, your plan's limitations and any other plan provisions. A request for a pre-treatment estimate is not a claim for benefits or a preauthorization, precertification or other reservation of future benefits.