Delta Dental PPO℠ – Easy, Friendly, Accessible

We'll do **whatever it takes and then some.**

Greatest potential savings when you visit a Delta Dental PPO dentist

OUT-OF-POCKET COSTS

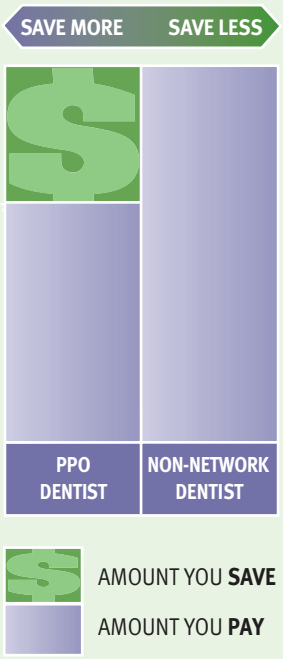

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

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 easy to 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 money with a Delta Dental PPO dentist.** Our PPO network dentists accept reduced fees for covered services they provide you, so you'll usually pay the least when you visit a PPO network dentist. This also ensures Delta Dental PPO dentists won't balance bill you the difference between the contracted amount and their usual fee.
- **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 when you see a PPO dentist.
- **Many network dentists to choose from.** Since Delta Dental offers access to one of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office. Many dentists nationwide are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists. Visit us at deltadentalins.com to search our dentist directory by location or specialty.
- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.
- **Delta Dental's Online Services make getting information quick and easy.** Access your benefits and eligibility, print ID cards and get information about your claims. And check out Delta Dental's oral health resources for tips and information that can help keep your smile healthy.

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

DELTA DENTAL®

WE KEEP YOU SMILING®

A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

HL_PPO_2col #70708 (rev. 10/12)

Plan Benefit Highlights for: Imperial Valley College

Group No: 00904 **Effective Date:** 1/1/2013

DELTA DENTAL PPO℠

BENEFIT HIGHLIGHTS

In this incentive plan, Delta Dental pays 80% of the contract allowance for covered basic services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, there will be a 10% decrease from the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 80%.

Eligibility	Primary enrollee, spouse and eligible dependent children to age 26		
Deductibles	In-network: None Out-of-network: $50 per person each calendar year		
Deductibles waived for D & P?	In-network: N/A Out-of-network: Yes		
Maximums	$1,500 per person each calendar year		
Waiting Period(s)	Basic Svcs. None	Major Svcs. None	Orthodontics None

Benefits and Covered Services*	**Delta Dental PPO dentists**** **In-PPO Network**	**Non-PPO dentists**** **Out-of-PPO Network**
Diagnostic & Preventive Services (D & P) Exams, two cleanings, x-rays, sealants	100 %	100 %
Basic Services Fillings, simple tooth extractions	80-100 %	80-100 %
Endodontics (root canals) Covered Under Basic Services	80-100 %	80-100 %
Periodontics (gum treatment) Covered Under Basic Services	80-100 %	80-100 %
Oral Surgery Covered Under Basic Services	80-100 %	80-100 %
Major Services Crowns, inlays, onlays and cast restorations, bridges and dentures, implants	80 %	80 %
Orthodontic Benefits Adults and dependent children	50 %	50 %
Orthodontic Maximums	$ 1,000 Lifetime	$ 1,000 Lifetime
Temporomandibular Joint (TMJ) Benefits	80 % (no separate maximum)	80 % (no separate maximum)

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