

Choosing a Delta Dental Voluntary Plan is a great alternative for those companies who want to provide their employees with quality dental benefits—at little or no cost to them. These programs provide comprehensive, affordable dental coverage to all eligible employees. Employers can feel good knowing that they are offering their employees the best dental coverage possible, while contributing less than 50% of the premium or contributing nothing at all.

There are five different voluntary plans to choose from, so it is easy to pick a plan that is a perfect fit! Regardless of which plan you choose, employees will:

- Have immediate access to dental care—there are no waiting periods for coverage.
- Be covered for preventive, diagnostic, minor restorative, and under some plans, major restorative services too!
- Never be balance-billed, and never file a claim form when they receive care from a network participating dentist.

Inside is a brief summary of the five plans we offer. Coverage is effective for all dependents up to age 26, or for two years past the loss of dependent status, whichever occurs first.

A Guide to Delta Dental Networks

Delta Dental Premier Network: The nation's largest dental network, with over 7,100 providers in Massachusetts and 194,000 nationwide.

Delta Dental PPO Network: Delta Dental's Preferred Provider network offering fees that are generally slightly lower than Delta Dental Premier dentists, with more than 1,600 providers in Massachusetts and 116,000 nationwide.

With a Delta Dental PPO *Plus Premier* Plan, members receive great value by visiting a dentist in either the Delta Dental PPO or Delta Dental Premier networks, but will enjoy the greatest savings in the PPO network due to deeper fee discounts.

For more information, please visit us at www.deltadentalma.com or call **1-800-451-1249**.



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www.deltadentalma.com

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Voluntary Plans That Keep You Smiling

New For 2009 – Delta Dental PPO *Plus Premier* Plans



Delta Dental of Massachusetts

Voluntary Plans That Keep You Smiling

New For 2009

Product	Delta Dental PPO <i>Plus Premier</i>	Delta Dental PPO <i>Plus Premier Enhanced</i>	Delta Dental Premier Table	Delta Dental Premier Enhanced Table	Delta Dental PPO with National Coverage Enhanced
Monthly Premium Effective 07-01-09 through 06-30-11	Individual: \$40.00 Family: \$98.00	Individual: \$48.00 Family: \$123.00	Individual: \$32.00 Family: \$79.00	Individual: \$39.00 Family: \$97.00	Individual: \$35.00 Family: \$91.00
Network Access (See back side for more information)	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO and Delta Dental Premier	Delta Dental Premier	Delta Dental Premier	Delta Dental PPO
In-Network Coverage	100% Preventive 80% Basic Restorative	100% Preventive 80% Basic Restorative 50% Major Restorative	Services listed in Table of Allowance	100% Preventive Additional services as listed in Table of Allowance	100% Preventive 80% Basic Restorative 50% Major Restorative
Annual Maximum	\$750	\$1,000	\$1,000	\$1,000	\$1,000
Deductibles	\$50.00 per person/ \$150.00 maximum per family on Basic Restorative services only	\$50.00 per person/ \$150.00 maximum per family on Basic and Major Restorative services only	None	None	In-network: None Out-of-network: \$100 per person annual deductible
Out-of-Network Coverage	Yes ¹	Yes ¹	Yes ¹	Yes ¹	Yes ²
Rollover Max	No	Yes	Yes	Yes	Yes
Optional Group Orthodontic Coverage Available³	No	Yes—Additional Premium: Individual: \$.07 Family: \$14.91	No	No	No

New Eligible Employee Participation Requirements: 5 to 9: 100% 10 to 24: 50% 25+: 30%

¹ If services are received from a non-participating dentist, the member may also be responsible for the difference between Delta Dental's payment and the dentist's submitted charge.

² If services are received from a non-PPO participating dentist, the member may also be responsible for the difference between Delta Dental's payment and the submitted charge. Out-of-network coverage is offered at a reduced benefit level.

³ Covered at 50% of maximum plan allowance to age 19. \$750 lifetime maximum. Minimum of 20 enrollees required.

For more information, please contact your broker or Delta Dental Sales Executive. They can help you choose which plan is right for you!