Smile:

Delta Dental of Virginia has the answer for small businesses
Dental coverage gives you something to smile about

Controlling budgets and bottom line expenses are always top of mind when running a business. But keeping employees happy and healthy can also help companies save money and run smoothly. How can you improve your organization’s bottom line and make a positive impact on employee morale? One answer is to offer dental benefits.

The Surgeon General reports that 164 million work hours are lost each year to dental problems.1

Good oral health may keep employees at their jobs.

Employees may value benefits more than they do cash.2

Dental benefits are a low cost way to help keep companies competitive in the job market.

$1 in preventive care saves $4 in treatment.3

Dental benefits focused on preventive care help keep a cap on companies’ health care costs.

An oral health study of 15 years of Delta Dental claims data demonstrated clear evidence that dental benefits can lead to dramatic improvements in oral health. As many as 120 medical conditions, some of them life-threatening, can be detected with dental checkups.4 Consumers recognize the connection between oral health and overall health5, but employees tend to neglect oral health care when dental benefits are not made available.6

Delta Dental strongly believes in the connection between oral health and overall health. Therefore, we have made a commitment to promote preventive care through innovative features like Healthy Smile, Healthy You® and MaxOver®. Access to quality dental benefits with inclusive preventive care features can actually help control costs, improve your bottom line and remain a very desirable benefit for your employees.

Our number one goal is to provide an exceptional dental benefits program for you and your employees.
The benefits of experience

When it comes to dental benefits, you can depend on Delta Dental of Virginia for:

**Customized plan options**
Delta Dental's customized plans are tailored to meet your needs, with a wide variety of network and benefit combinations, and built-in features that reward employees who practice preventive care.

**Communication support**
A variety of communication materials are available for you to use with your employees to promote the connection of good oral health to overall health.

**Service to smile about**
Ranked as the best customer service by brokers and voted the #1 dental coverage insurer, you can be certain you won't have to worry about getting answers to your questions. With a 92.5% customer satisfaction rating and a Certified Center of Excellence Award from Perdue University, the dedicated customer service team makes satisfaction a priority, giving employees and group decision makers alike something to smile about.

**Simplified online benefits administration**
Our enhanced secure website at deltadentalva.com includes features to make administration of your company's insurance benefits easier than ever. The new tab interface provides quick benefits information, easy one click access to add or edit employee information and allows you to personalize reporting preferences. The system allows both you and your employees to access and manage benefits 24/7, eliminating most paperwork and improving the efficiency of day-to-day administrative tasks.

**Claims administration**
Delta Dental of Virginia's proprietary claims system, DCS2000®, is designed to handle the nuances of dental claims, eligibility and billing functions to reduce errors and provide quick and accurate claims processing. Plus, all customer service representatives have direct access to DCS2000, so they can provide fast, accurate responses to even the most complex inquiry.

**Member self-service**
Employees can log into our upgraded secure website from any computer to see at a glance the number of cleanings available to them, deductibles and maximums used to date and remaining amounts for the plan period, as well as easily track claims, print ID cards and member handbooks, search for dentists who participate in their plan and much more. For employees on the go, our streamlined mobile website provides benefit information easily and securely from any mobile device. The user-friendly nature of all these self-service functions means fewer benefits questions for you to answer.
The dental experts

Variety plus flexibility
Once you have made the decision to offer dental benefits, Delta Dental provides a portfolio of dental plans designed to best meet your needs. Our products are flexible - allowing for customized plans with a choice of deductibles, annual maximums, coinsurance amounts and network access - all so you can easily and confidently choose the right plan for your company.

Cost savings plus access to care
Delta Dental makes it easy for your employees to use their benefits. With one of the largest dental networks in Virginia and across the U.S.⁹ it’s likely their dentist already participates with us. That means, no matter the location, employees won't have to travel to receive quality, cost-effective dental care.

With Delta Dental, you have two network choices:

**Delta Dental PPO℠** is our preferred provider organization. Delta Dental PPO provides employees with the lowest out-of-pocket costs, because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. More than 50% of all dentists in Virginia¹⁰ and 46% nationally⁹ participate in the Delta Dental PPO network.

**Delta Dental Premier®** is one of the largest dental networks in the nation, with over 5,900 participating dentist locations in Virginia¹¹ and 251,000 nationwide.⁹ Delta Dental Premier gives employees a wide selection of dentists with economical out-of-pocket costs. More than 88% of all dentists in Virginia¹⁰ and 80% nationally⁹ participate in the Delta Dental Premier network.

Of course, most plans give employees the option to visit any licensed dentist; however, their out-of-pocket costs may be lower when they select a Delta Dental PPO or Delta Dental Premier participating dentist than when they select a non-participating dentist. Dentists in both networks have also agreed to adhere to Delta Dental's treatment policies, which helps assure that employees' dental care is delivered in a cost-effective manner.

With one of the largest dental networks in Virginia and across the U.S., employees have greater access to quality dental care.
Delta Dental offers your employees one of the largest dental networks in the nation. Groups using the Delta Dental PPO or the Delta Dental PPO plus Premier products can make the most of our dual network advantage. With these plans, members can select from the Delta Dental PPO network and receive the greatest level of savings, or they have the safety net feature of the Delta Dental Premier network at a slightly higher out-of-pocket cost. Members can also receive benefits by choosing an out-of-network dentist with the highest out-of-pocket cost. The chart to the right illustrates Delta Dental’s dual network advantage versus single network competitors.

How the Delta Dental safety net concept works for you
In addition to sheer numbers, Delta Dental PPO and Delta Dental PPO plus Premier products offer employees options when choosing a dentist – Delta Dental PPO, Delta Dental Premier or out-of-network. Their out-of-pocket costs may vary dependent upon their dentist’s network participation.

The following charts illustrate how choosing a network dentist helps employees save on out-of-pocket costs.

<table>
<thead>
<tr>
<th>Example:</th>
<th>Delta Dental PPO plus Premier</th>
<th>Delta Dental PPO*</th>
<th>Delta Dental Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Dentist charge without network discount</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>B. Contracted amount provider has agreed to accept as payment in full</td>
<td>$75</td>
<td>$95</td>
<td>N/A</td>
</tr>
<tr>
<td>C. Plan allowance</td>
<td>$75</td>
<td>$95</td>
<td>$72</td>
</tr>
<tr>
<td>D. % covered under your plan</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>E. Delta Dental pays</td>
<td>$60 (CxD)</td>
<td>$76 (CxD)</td>
<td>$58 (CxD)</td>
</tr>
<tr>
<td>F. Total out-of-pocket expense</td>
<td>$15 (B-E)</td>
<td>$19 (B-E)</td>
<td>$42 (A-E)</td>
</tr>
</tbody>
</table>

All examples shown are for illustrative purposes only. Dollar amounts are rounded in certain instances. Payment structures may vary between plans.

* When enrolled in the Delta Dental PPO plan, members may visit any dentist they would like; however, dentists who participate in the Delta Dental Premier network but not the Delta Dental PPO network may balance bill up to their contracted Delta Dental Premier allowance.
Make the connection

Delta Dental puts your money where your mouth is with the inclusion of two valuable services that focus strictly on preventive care. By taking advantage of these preventive care features, employers can realize the value of dental benefits and make the connection between oral and overall health.

MaxOver – impresses the importance of preventive dental care by rewarding members with the rollover of a portion of their annual maximum for future use.

Here's how it works:
Members with natural teeth must have at least one preventive exam and cleaning, and members who have no natural teeth must have at least one preventive exam during their benefit period. In addition, for all members, claims paid during the benefit period must be less than the MaxOver claims threshold. Then, the appropriate MaxOver amount will be carried forward for use at a future time (the annual MaxOver amount is based on the plan's annual maximum benefit allowance). That means the level of coverage to which members have access can actually increase over time. The MaxOver account limit can never exceed the annual maximum benefit allowance.

Example:
Plan's annual maximum benefit allowance ...................................................$1,500
Submit claims up to ..........................................................................................$750
Annual MaxOver amount added to next benefit period ......................$375
Total annual maximum benefit for the next benefit period ..................$1,875

MaxOver annual rollover limits
MaxOver annual rollover amounts are based on a percentage of the annual maximum benefit. Also, the total MaxOver account limit can never exceed the annual maximum benefit. The following chart represents Delta Dental’s annual maximum benefit and the correlating MaxOver amounts:

<table>
<thead>
<tr>
<th>Annual Maximum Benefit</th>
<th>Claims Threshold</th>
<th>Annual MaxOver Amount</th>
<th>MaxOver Account Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$500</td>
<td>$250</td>
<td>$1,000</td>
</tr>
<tr>
<td>$1,250</td>
<td>$625</td>
<td>$300</td>
<td>$1,250</td>
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<td>$1,500</td>
<td>$750</td>
<td>$375</td>
<td>$1,500</td>
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<tr>
<td>$2,000</td>
<td>$1,000</td>
<td>$500</td>
<td>$2,000</td>
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<td>$2,500</td>
<td>$1,250</td>
<td>$625</td>
<td>$2,500</td>
</tr>
<tr>
<td>$5,000</td>
<td>$2,500</td>
<td>$1,250</td>
<td>$5,000</td>
</tr>
</tbody>
</table>
Healthy Smile, Healthy You – supports the connection between oral health and overall health with additional preventive benefits for members with certain health conditions.

Here’s how it works:
Members with any of the following health conditions can enroll in the program:
- Pregnancy
- Diabetes
- Certain high risk cardiac conditions
- Cancer being treated with radiation and/or chemotherapy

Members with these conditions become eligible for one additional cleaning and exam beyond the ordinary limit per benefit period. For pregnant members, the additional service will be during the term of their pregnancy. Cancer patients will also be eligible for an additional fluoride application beyond the age limit specified by their group contract.

Delta Dental provides you with everything you need to inform employees about the program, including enrollment materials for eligible employees.

Preventive care leads to a healthier smile, and Delta Dental believes in rewarding members for good oral health habits.
Six reasons to choose Delta Dental of Virginia

1. The Delta Dental Difference® – Bringing Value to Your Dental Benefit Dollar
   Access to one of the country’s most extensive networks of dentists, combined with a focus on preventive care benefits, award-winning customer service, and state of the art technology for instant, accurate information and claims processing all add up to The Delta Dental Difference. And that difference ultimately equates to an incredibly effective dental benefits program for your company and your employees.

2. Innovative Dental Benefit Solutions
   Built-in features like Healthy Smile, Healthy You and MaxOver make it easy to entice employees to stay healthier through preventive care. Additional options and benefits can be customized into a dental benefits plan that will best fit your financial needs and your employees’ oral health needs.

3. We Make Doing Business Easy
   From introduction to implementation, Delta Dental makes it easy for you to manage and administer your dental benefits plan with time-saving online tools that use the latest technology to access eligibility maintenance and group reporting. Furthermore, our interactive website and streamlined mobile website at deltadentalva.com will provide your employees with up-to-date claims status and benefits information.

4. Customer Service With a Smile
   Your employees will be serviced by an award-winning customer service team fully trained to focus on their dental needs. Our claims processing system, DCS2000, was built specifically for dental benefits requirements, which means members don’t have to wait while someone searches through extraneous medical, surgical or prescription drug data. Exceptional customer service and client satisfaction ratings mean you won’t have to spend time intervening on your employees’ behalf to handle multiple inquiries.

5. Promoting Oral Health Across Virginia
   At Delta Dental, we believe everyone deserves a healthy smile. That’s why we created the Delta Dental of Virginia Foundation, which provides grants to non-profit organizations whose work includes oral health research and education, as well as improving access to dental care for the underserved. In addition, our Smart Smiles® program focuses on teaching good oral health habits and providing access to dental care. All of our efforts are designed to bring us closer to reaching our goal of improving the oral health of all Virginians.

6. Peace of Mind – We’re The Dental Experts
   Delta Dental of Virginia was established in 1964 as a not-for-profit service corporation. We provide dental benefits for nearly 1,700,000 members in thousands of groups that are easy to administer, easy to use, and most importantly...cost-efficient. Unlike many other providers for whom dental coverage is just part of their business, we specialize in dental coverage, making us The Dental Experts.

For more information, contact your broker, visit deltadentalva.com, or call Delta Dental at 888.335.8216.
Important Notice:

This is not a complete description of plan provisions or exclusions and limitations. Your broker or Delta Dental sales representative will provide you with complete details regarding coverage, costs, and specific exclusions and limitations. Please note the terms and conditions of the policy may be modified as described in the plan documents. Please review this information before applying for coverage. The amount of benefits provided depends upon the plan selected. Premiums will vary according to the selection made.
Mission:
To improve the public's health through market leadership as the dental experts by delivering quality dental benefits and superior service supported by evidence-based science and innovative technology.

The Benefits of Experience

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