A Healthy Smile is Always Rewarding.

**SmilePoints from Delta Dental of Virginia**

Delta Dental of Virginia has always given you something to smile about with valuable benefits packages that are easy to sell to your clients. From one of the largest networks of dentists in the nation*, to flexible plans that include preventive and diagnostic services plus innovative preventive care features, clients and brokers alike enjoy the Delta Dental experience with a smile. And, we’re continuing to make those smiles even more rewarding with our SmilePoints® rewards program for all small group sales.

We know you work hard for your sales and want your clients to receive the best dental coverage available to them. Delta Dental will continue to provide you with best in class dental benefits plans and services to keep your clients smiling, year after year. And SmilePoints is our way of making you smile, by saying thank you with rewards for selling Delta Dental of Virginia business.

This guide will provide you with all the information you need about SmilePoints. Take a look at how easy it is to accumulate points, then browse through the huge variety of fantastic rewards that you can redeem with your SmilePoints.

*Delta Dental Plans Association, May 2013

**SmilePoints from Delta Dental of Virginia — more smiles, more rewards.**
6 Reasons…

...why dental benefits are important to your clients
Many companies don’t see the value of offering dental benefits to their employees compared to the added administrative tasks and cost. Here are the reasons your clients should offer dental benefits:

1. The link between oral health and overall body health affirms the value of providing dental benefits to employees and their families.
2. Affordable and accessible dental care keeps employees happy and potentially healthier overall.
3. Companies providing dental benefits can attract and retain employees more easily.
4. Dental benefits can potentially reduce health care costs.
5. Early preventive care can improve long-term oral health and reduce employees’ out-of-pocket costs and group claims expenses.
6. Dental benefits give your clients something to smile about.

...to choose Delta Dental of Virginia
You’ve convinced your clients that offering dental benefits to their employees is a must! Choosing Delta Dental of Virginia gives your clients six more reasons to smile:

1. The Delta Dental Difference® — Bringing value to dental benefit dollars: Our extensive network of dentists makes choice easy and reduces out-of-pocket costs.
2. Responsive dental benefit solutions: Flexible benefits plans that can be customized to best suit financial and oral health needs.
3. Easy to do business with: Our interactive website uses the latest technology to make tracking and managing group benefits plans simple.
4. Customer service with a smile: Dedicated dental only customer service representatives get answers to questions quickly.
5. Promoting oral health across Virginia: Proprietary Delta Dental of Virginia programs developed to help teach children good oral health habits and ensure that they have access to dental care.
6. Peace of Mind — We’re The Dental Experts: 50 years of experience, more than 1,800,000 members in thousands of groups*, specializing in dental coverage — We’re The Dental Experts.

And now SmilePoints rewards you for each client smile.
Selling Delta Dental of Virginia dental benefits plans are rewarding in their own right. Our SmilePoints program gives you more to smile about with each sale by offering you the ability to choose from thousands of exciting products and services as a reward for doing business with Delta Dental of Virginia.
Points carry over year to year for SmilePoints registered brokers

Thank you to the hundreds of brokers already participating in SmilePoints. We’re happy that you’ve realized the value of selling Delta Dental of Virginia benefit plans and we hope you are enjoying your SmilePoints rewards.

As we migrate into a new year, any unused SmilePoints balances will carry over from the previous year. However, all brokers, no matter what SmilePoints level was achieved the previous year, will start at the base 0 level in the new year.

You won’t lose your existing SmilePoints balance, but you will begin at a 0 sales SmilePoints level for any groups with January 1 effective dates.

Getting Started: Point. Click. Smile.

**SmilePoints from Delta Dental of Virginia**

If you aren’t already registered for SmilePoints, three easy steps will get you on your way to converting satisfied client smiles into an exciting reward for yourself. Here’s how:

1. Go to the Broker section of deltadentalva.com and click on the “Learn more” link underneath the SmilePoints logo, which takes you to DDVASmilePoints.com.

2. Click on the “Enroll Today” button, type in your SmilePoints registration information and choose a password.

3. Click “Submit” to complete your SmilePoints profile.

Once your SmilePoints profile has been submitted and approved by Delta Dental of Virginia, you will receive a confirmation email.

Now you’re ready to start earning SmilePoints!

**Accumulate smiles. Redeem for rewards.**

Once registered, you can browse through the online product catalog with thousands of brand name items to reward yourself when you redeem SmilePoints. You can also set up a wish list of rewards that includes a points gauge indicating how close you are to reaching your reward! Be sure to visit our site regularly, as rewards are being updated and added frequently.

Once you have earned enough points for the reward of your choice, click the “add to cart” button under the reward. Follow the instructions in your cart to “check out” and redeem your reward.

All Delta Dental of Virginia appointed brokers are eligible to receive SmilePoints. Simply follow the instructions above to register and start using your SmilePoints account.
How SmilePoints Works.

SmilePoints is an incremental rewards program. Your commissions will not change with SmilePoints. The program simply rewards you with points that can be exchanged for merchandise, gift cards and much, much more. Points will be awarded for all new small group business sold by a Delta Dental of Virginia registered broker.

SmilePoints simply makes selling Delta Dental of Virginia benefit plans more rewarding!

How to accumulate SmilePoints

Existing SmilePoints balances will carry over into the following year’s program. Brokers who are already registered for SmilePoints can begin to earn points for each qualifying new Delta Dental of Virginia small group plan sale, beginning with January 1 effective dates. Brokers who are new to the SmilePoints program will receive credit for any new group sale with current year effective dates, retroactive for up to 90 days prior to registering with SmilePoints (back to, but not prior to, January 1 of the current year). Points are awarded to all SmilePoints registered brokers in the following increments:

- **7,500 SmilePoints Registration Bonus**
  - BONUS POINTS for first sale once registered for SmilePoints

- **1,000 SmilePoints per life**
  - For the first four group sales

- **2,500 SmilePoints per life**
  - For the fifth through eighth group sales

- **4,000 SmilePoints per life**
  - For the ninth group sale, and all future sales

Point levels are cumulative for all groups beginning with January 1 effective dates. The more sales you complete, the more points you can accumulate. For example:

<table>
<thead>
<tr>
<th>Group</th>
<th>Effective Date</th>
<th>Lives</th>
<th>Points per Life</th>
<th>Total Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonus</td>
<td>First Sale</td>
<td>N/A</td>
<td>N/A</td>
<td>7,500</td>
</tr>
<tr>
<td>1</td>
<td>1/1</td>
<td>12</td>
<td>1,000</td>
<td>12,000</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td><strong>19,500</strong></td>
</tr>
</tbody>
</table>

That’s enough points for a TaylorMade putter or a Tommy Bahama watch! And the more you sell, the more you can redeem. Not only are your clients smiling with Delta Dental of Virginia’s customized plans that emphasize diagnostic and preventive care, you are also smiling as the points pile up for more rewards.
Now let’s say you sell two additional groups with February 1 effective dates, and two groups with March 1 effective dates. Total accumulated points awarded are now:

<table>
<thead>
<tr>
<th>Group</th>
<th>Effective Date</th>
<th>Lives</th>
<th>Points per Life</th>
<th>Total Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonus</td>
<td>First Sale</td>
<td>N/A</td>
<td>N/A</td>
<td>7,500</td>
</tr>
<tr>
<td>1</td>
<td>1/1</td>
<td>12</td>
<td>1,000</td>
<td>12,000</td>
</tr>
<tr>
<td>2</td>
<td>2/1</td>
<td>6</td>
<td>1,000</td>
<td>6,000</td>
</tr>
<tr>
<td>3</td>
<td>2/1</td>
<td>10</td>
<td>1,000</td>
<td>10,000</td>
</tr>
<tr>
<td>4</td>
<td>3/1</td>
<td>20</td>
<td>1,000</td>
<td>20,000</td>
</tr>
<tr>
<td>5</td>
<td>3/1</td>
<td>10</td>
<td>2,500</td>
<td>25,000</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td>80,500</td>
</tr>
</tbody>
</table>

At this level of points, you could redeem for a Canon EOS Rebel Digital camera, Apple iPad or LG 3D Home Theater system with wi-fi! Or, these points could be redeemed for the flexibility of gift cards for retail stores like Macy’s and Pottery Barn or travel companies such as Disney Cruise Lines and the Ritz Carlton. Or you can split up points and redeem them for any number of exciting rewards. SmilePoints makes selling Delta Dental of Virginia benefits plans more rewarding than ever!

**When SmilePoints are awarded**

SmilePoints will be calculated at the end of each month, once sales and final enrollment are entered into the Delta Dental of Virginia system. Points will be based on the number of members originally enrolled for each group. Any future additions to or deletions from the group will not be considered for SmilePoints.

SmilePoints will automatically be loaded to each eligible broker’s account on the SmilePoints rewards website. An email will be generated each time SmilePoints are added to a broker’s account. You can check the status of your account via the SmilePoints website at DDVASmilePoints.com.

Items redeemed with SmilePoints will be assigned a fair market value which will be reported to the IRS; the broker receiving the reward will be subject to all applicable taxes and will receive a 1099 form from Delta Dental of Virginia.
The Fine Print.

Program description
Delta Dental of Virginia presents an incentive program called SmilePoints that rewards appointed brokers with points that may be redeemed through the SmilePoints website at DDVASmilePoints.com. SmilePoints rewards brokers for small group sales of Delta Dental of Virginia dental benefit coverage plans.

Delta Dental of Virginia reserves the right to change or terminate the SmilePoints program at any time. This means that we may change the number of SmilePoints earned for group sales or bonuses, or the number of SmilePoints required to redeem certain rewards. Delta Dental of Virginia reserves the right to terminate the program with one month’s prior notice. A broker’s right to redeem accumulated SmilePoints will terminate three months after the notice is given (‘Termination Period”). During the three month Termination Period, SmilePoints cannot be earned and the number of SmilePoints required to redeem rewards shall remain subject to change as set forth above.

Eligibility
SmilePoints is available to Delta Dental of Virginia appointed brokers.

SmilePoints accrual
- SmilePoints rewards program period is January 1st through December 31st of the current year.
- Appointed brokers must register online at DDVASmilePoints.com to activate their SmilePoints account.
- Once activated, brokers will receive points for new small group sales based on the following scale:
  - First sale bonus = 7,500 points
  - Group sales 1 through 4 = 1,000 points per life in each group
  - Group sales 5 through 8 = 2,500 points per life in each group
  - Group sales 9+ = 4,000 points per life in each group
- Eligible new sales will be counted, retroactive up to 90 days prior to your enrollment date in the current calendar year. However, no sales with prior year effective dates will count toward this year’s SmilePoints.
- Example: If you register for SmilePoints on March 1, we will count any sales that you have with effective dates beginning from January 1 of the current year. If you register on June 1 of this year we will count any sales that you have made with effective dates beginning from March 1 of this year.
- SmilePoints will be calculated at the end of each month, once final sales are logged into the Delta Dental of Virginia system.
- Points will be based on the number of members originally enrolled for each group; any future additions to or deletions from the group will not be considered for SmilePoints.
- For dual or multiple broker arrangements, SmilePoints will be allocated in the same proportion as the commissions are split.
- SmilePoints will automatically be loaded to each eligible broker’s account at DDVASmilePoints.com.
- Brokers will receive an email each time SmilePoints are added to their SmilePoints account.

General
- Small groups are defined as Delta Dental PPO plus Premier, Delta Dental PPO, Delta Dental Premier and Choice products sold to groups with 2-99 employees and Voluntary Plans sold to groups with 5-300 employees, which are not experience rated.
- SmilePoints cannot be redeemed for cash.
- SmilePoints are not property and cannot be bought, sold or transferred in any way.
- Delta Dental of Virginia is not responsible for typographical errors and/or photographic errors and/or omissions in this brochure or on the DDVASmilePoints.com website.
- SmilePoints may only be redeemed through the DDVASmilePoints.com website.
- SmilePoints is an incremental rewards program and does not affect or relate to current commission schedules or payments.
- Items redeemed with SmilePoints will be assigned a fair market value which will be reported to the IRS; the broker receiving the reward will be subject to all applicable taxes and will receive a 1099 Form from Delta Dental of Virginia.
- Rewards shown in this program guide are a representative sample of actual items available through the SmilePoints program; for a complete list of rewards available, visit DDVASmilePoints.com.
- Unused SmilePoints earned during a current year’s SmilePoints program will be carried over into the following year’s program.
- Regardless of a previous year’s SmilePoints reward level, all brokers begin at zero points level effective January 1 for new SmilePoint accumulation.