

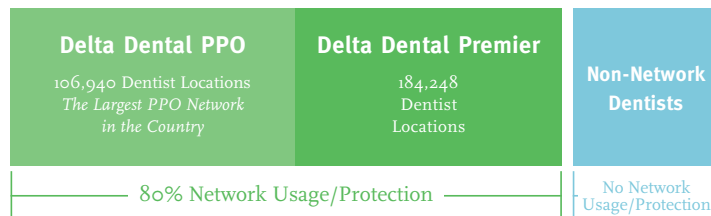


Delta Dental PPO plus Premier

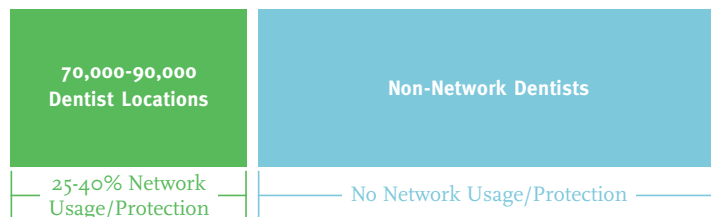
More choice for enrollees.
Lower costs for groups.

Delta Dental of Illinois' unique combination of networks – Delta Dental PPO plus Premier – includes 3 out of 4 dentists nationwide. Acting as a safety net to catch enrollees who visit a non-Delta Dental PPOSM dentist, our exclusive Delta Dental Premier[®] network works alongside our Delta Dental PPO network. This results in 80% of Delta Dental of Illinois enrollees nationwide using a network dentist. Compare that to 25% to 40% with other carriers' PPO-only plans. That helps reduce costs for both enrollees and groups. Plus, dentists who participate in our networks undergo our stringent credentialing and recredentialing process, and are part of our quality assurance program. Ninety-eight percent of enrollees who visited a network dentist in 2007 were satisfied with the professionalism of the dentist and the quality of care they received.

Delta Dental Networks



Commercial Carriers' DPPO Networks



We give you a reason to smile.™

Delta Dental PPO plus Premier

Delta Dental is the only carrier that offers a managed fee-for-service network that provides valuable protection for enrollees who choose not to go to or don't have access to a PPO network dentist. The following example outlines a crown procedure to show how much an enrollee can save in out-of-pocket costs when he/she chooses a Delta Dental PPO or Delta Dental Premier network dentist as compared to a non-network dentist. Please note, these examples are for illustrative purposes only and assume the enrollee's annual deductible has been met.

Enrollee Savings with a Delta Dental PPO Dentist

Here's an example of how enrollees can save with a Delta Dental PPO network dentist. Examples are based on actual fees for a Chicago area 3-digit ZIP code.

	CROWN
Dentist's billed fee:	\$1,074
PPO allowed fee:	\$605
Delta Dental pays 50%:	\$302.50
Enrollee copayment:	\$302.50

The Delta Dental PPO network dentist cannot bill the difference between his or her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$469.

Enrollee Savings with a Delta Dental Premier Dentist

Here's an example of how enrollees can save with a Delta Dental Premier network dentist. Examples are based on actual fees for a Chicago area 3-digit ZIP code.

	CROWN
Dentist's billed fee:	\$1,074
Delta Dental's MPA (maximum plan allowance):	\$901
Delta Dental pays 50%:	\$450.50
Enrollee copayment:	\$450.50

The Delta Dental Premier network dentist cannot bill the difference between his or her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$173.

Enrollee Out-of-Pocket Costs with a Non-Network Dentist

Here's an example of what enrollees will pay with a non-network dentist. Examples are based on actual fees for a Chicago area 3-digit ZIP code.

	CROWN
Dentist's billed fee:	\$1,074
Delta Dental's MPA:	\$901
Delta Dental pays 50%:	\$450.50
Enrollee copayment:	\$623.50

A non-network dentist CAN balance bill the enrollee the difference between the dentist's billed fee and the MPA, costing the enrollee an additional \$173 compared to a Delta Dental Premier dentist and \$321 compared to a Delta Dental PPO dentist.