

Delta Dental PPO with the Delta Dental Premier “Safety Net” *A Delta Dental-Exclusive Dental Benefits Solution*

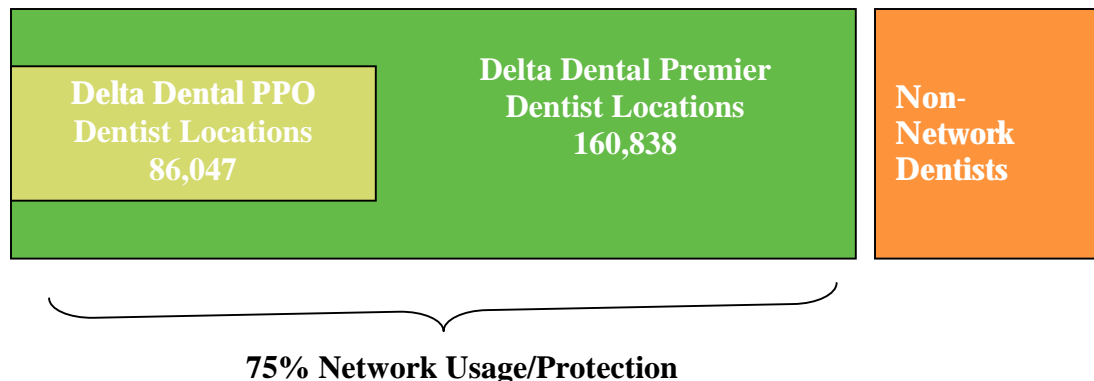
Delta Dental’s PPO has more than **86,000 dentist locations** nationwide and nearly **3,000 in Illinois**. Like most PPOs, enrollees will enjoy lower out-of-pocket costs when they use a PPO network dentist. And like multi-line commercial carriers, network utilization is typically 30% to 35% in our PPO.

But **unlike other carriers**, when an employer selects our PPO, they also get Delta Dental Premier, our managed fee-for-service network. Delta Dental Premier acts as a **“safety net” providing out-of-network, out-of-pocket protection for enrollees and claim savings for employers**. **Seven out of 10 dentists in Illinois** and **75% of dentists nationwide** participate in Delta Dental Premier. So, *the majority of enrollees who choose a non-PPO dentist will be covered by Delta Dental Premier*.

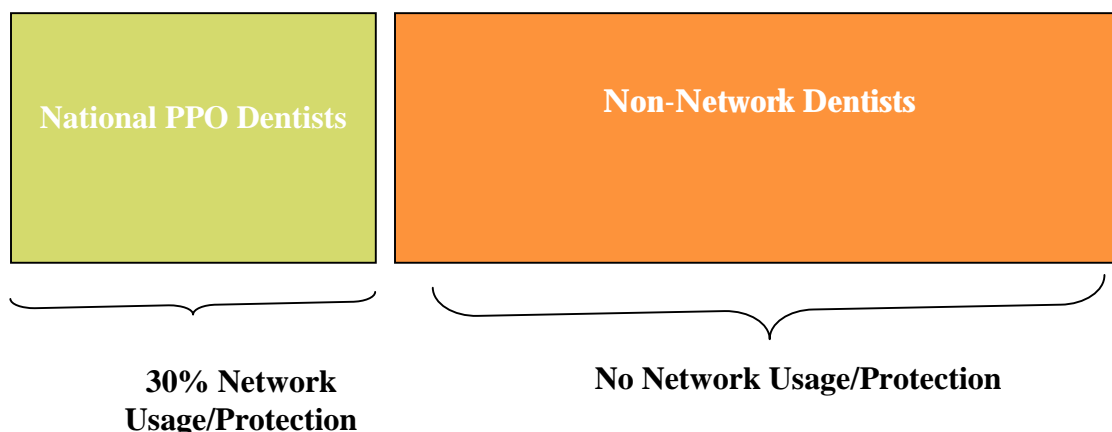
Unlike other carriers, with Delta Dental an average of **75% of enrollees will typically use a network dentist**.

For **enrollees**, it means **cost savings** through protection against out-of-network balance billing.

Delta Dental Networks



Commercial Carriers Networks



For **employers**, it also means **cost savings**.

Delta Dental Networks



6% average savings + 2% average savings

Commercial Carrier Networks



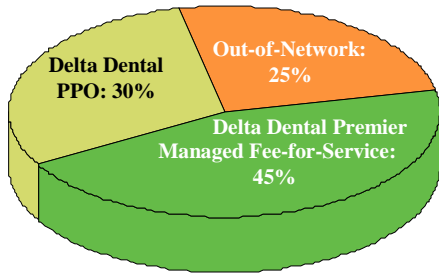
6% average savings

No savings

The Bottom Line:

75% network utilization (on average) **with Delta Dental vs. 30% with other carriers**

Delta Dental Networks



Commercial Carrier Networks

