DELTA DENTAL PPO℠: YOUR SMILE IS COVERED

GO PPO!

You can visit any licensed dentist under this plan, but you'll maximize plan value by selecting a Delta Dental PPO[1] dentist. PPO network dentists have agreed to reduced contracted rates and can't "balance bill" you for additional fees.[2] Find a dentist at **deltadentalins.com**.[3]

CONVENIENT ONLINE SERVICES: DELTADENTALINS.COM

- Create a free Online Services account from your PC or smartphone to view benefits, eligibility and claims status or check average dental costs in your area.
- Update your dental benefit statement delivery preference: Go paperless!
- Find a Delta Dental PPO dentist near you.

NO ID CARD NECESSARY

Just provide your dental office with your name, birth date and enrollee ID or social security number. Register for Online Services to print an ID card or pull it up on your smartphone at the dentist's office.

HASSLE-FREE TRANSITION & EASY BENEFITS COORDINATION

New to Delta Dental PPO? This plan covers treatment started and completed after your plan's effective date of coverage.[4] If you're covered under two plans, ask your dentist to include information about both plans with your claim, and we'll handle the rest.

SAVE WITH A PPO DENTIST

DELTA DENTAL PPO

NON-DELTA DENTAL DENTISTS

LEGAL NOTICES: Access federal and state legal notices related to your plan: deltadentalins.com/about/legal/index-enrollee.html

[1] In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

[2] Enrollees are responsible for any coinsurance, deductible, amount over the plan maximum and charges for non-covered services.

[3] Verify that your dentist is a contracted Delta Dental PPO network dentist before each appointment.

[4] Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier will be responsible for any costs. Group- and state-specific exceptions may apply. Enrollees currently undergoing active orthodontic treatment may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

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DELTA DENTAL®

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Plan Benefit Highlights for: County of Stanislaus (Core Plan)

Group No: 03351 **Effective Date:** 01/01/2015

In this incentive plan, Delta Dental pays 70% of the PPO contract allowance for covered diagnostic, preventive and basic services and 70% of the PPO contract allowance for major services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage will be reduced by 10% (the percentage will never drop below 70%). If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

Eligibility	Primary enrollee, spouse (includes domestic partner coverage) and eligible dependent children to the end of the month dependent turns age 26		
Deductibles	PPO-Dentists: None Non-PPO-Dentists: $10 per person each calendar year		
Deductible waved for D & P?	PPO-Dentists: N/A Non-PPO-Dentists: Yes		
Maximums	$1,500 per person each calendar year		
Waiting Period(s)	Basic Benefits None	Major Benefits None	Prosthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists** In-PPO Network	Non-PPO dentists** Out-of-PPO Network
Diagnostic & Preventive Services (D & P) Exams, cleanings and x-rays	70 - 100 %	70 - 100 %
Basic Services Fillings, simple tooth extractions and sealants	70 - 100 %	70 - 100 %
Endodontics (root canals) Covered Under Basic Services	70 - 100 %	70 - 100 %
Periodontics (gum treatment) Covered Under Basic Services	70 - 100 %	70 - 100 %
Oral Surgery Covered Under Basic Services	70 - 100 %	70 - 100 %
Major Services Crowns, inlays, onlays and cast restorations	70 - 100 %	70 - 100 %
Prosthodontics Bridges, dentures and implants	50 %	50 %
Dental Accident Benefits	100% (included in calendar year maximum)	

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, PPO contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists.

Delta Dental of California
100 First St.
San Francisco, CA 94105

Customer Service
800-765-6003

Claims Address
P.O. Box 997330
Sacramento, CA 95899-7330

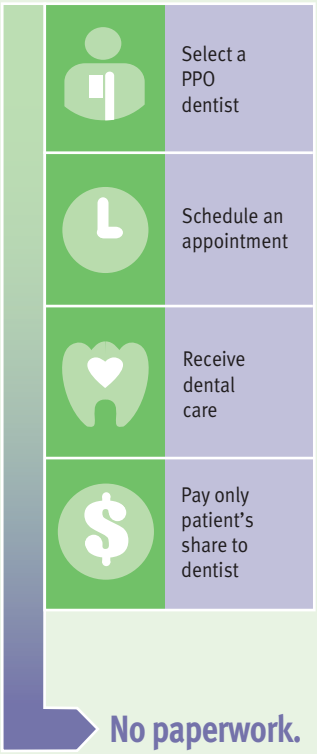
deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

Delta Dental PPO℠ — Getting the most from your plan

We'll do **whatever it takes and then some.**

With PPO there are no claim forms to submit.



Save money with a Delta Dental PPO dentist

Although you can visit any dentist, you'll usually pay less when you visit a Delta Dental PPO dentist.

- PPO dentists agree to accept Delta Dental contracted fees as full payment.
- Your share of the bill will likely be lower than when you visit a non-Delta Dental dentist.

Find a Delta Dental PPO dentist

Delta Dental PPO, our preferred provider organization (PPO) plan,* provides access to the largest network of its kind nationwide.

Your out-of-pocket costs are usually lowest when you visit a PPO dentist.

To find the most current listing of our network dental offices:

- Visit our website and click on "Find a Dentist" on our home page.
- Select "Delta Dental PPO" as your plan network.

Is your dentist a Delta Dental PPO dentist?

We recommend that you verify your current dentist's participation in the Delta Dental PPO network. Simply asking if a dentist "accepts Delta Dental" does not guarantee he or she is a PPO dentist.

- Ask specifically if he or she is a contracted Delta Dental PPO dentist.
- You should verify your dentist's participation before each dental appointment.

Maximum choice

The Delta Dental Premier® network — our larger network consisting of nearly 80 percent of dentists nationwide — provides cost-saving features and is the next best option if you can't find a PPO dentist. You can find a Premier dentist using our online dentist directory.

- Premier dentists' contracted fees are usually somewhat higher than PPO dentists' contracted fees.
- Premier dentists will not bill you above their contracted fees, so you still receive cost protections not available with a non-Delta Dental dentist.**

* *In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.*

** *Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan's dentist network.*

DELTA DENTAL®

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Why do 56 million enrollees trust their smiles to Delta Dental?

- More dentists
- Simpler process
- Less out-of-pocket

SmileWay℠ Wellness Program

Find all of our dental health resources, including risk assessment quizzes, articles, videos and a free newsletter subscription, at: **mysmileway.com**.

Delta Dental Customer Service

Delta Dental of California
800-765-6003

California School Distric Employees
866-499-3001

Delta Dental of Delaware, Inc.
Delta Dental of the District of Columbia, Inc.
Delta Dental of New York, Inc.
Delta Dental of Pennsylvania (and Maryland)
Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia, Louisiana, Mississippi, Montana, Nevada, Texas, Utah)
800-521-2651

Delta Dental Premier® and Delta Dental PPO℠ are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California, PA, MD – Delta Dental of Pennsylvania, NY – Delta Dental of New York, Inc., DE – Delta Dental of Delaware, Inc., WV – Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

Easy to use

- No ID card is required to receive services; simply provide the dental office with your name, date of birth and social security or enrollee ID number.
- No claim forms to file — Delta Dental dentists file claim forms for you and accept payment directly from Delta Dental.
- After a claim has been processed, you will receive a dental benefits statement from Delta Dental. This document lists the services provided, the costs of the dental treatment and the amount of any fees you owe your dentist.

Dual coverage/Coordination of benefits

If your spouse has coverage with another dental plan, you or your family members may be covered by both dental plans.*

- The two plans will likely coordinate benefits to potentially lower your out-of-pocket costs.
- Ask your dentist to submit the other plan's Explanation of Benefits with the Delta Dental claim form and we'll take it from there.

Orthodontic treatment in progress

If your Delta Dental plan includes orthodontic benefits, payment for orthodontic treatment in progress depends on the specific provisions of your plan. Typically, treatment in progress is covered and Delta Dental begins paying during the first eligible month. Under some plans, however, you may not be eligible for work in progress or you may lose eligibility if your coverage has lapsed for more than 30 or 60 days.

Transitioning from another plan?

Delta Dental covers treatment started and completed after your plan's effective date of coverage. If you have any dental treatment in progress when your coverage begins — such as root canals, crowns and bridgework — those expenses are not covered by Delta Dental. Those costs may either be your responsibility or that of your previous dental carrier.

Visit our website: deltadentalins.com

On our website, you can:

- Find a dentist in our online directory
- Review benefits
- Check claim status
- Print an ID card and much more

To access some services, you'll need to log in: simply enter your username and password in the designated boxes and submit. If you are visiting our website for the first time, you'll need to complete a quick one-time registration process by clicking the "Register Today" link.

Talk to your dentist about your health and treatment options

When you visit the dentist, be sure to share your dental and medical history and any prior complications. Dentists can identify signs of more serious health conditions and should be made aware of health information that may be critical to your dental care.

Questions about your plan?

If you have questions, you can check your benefits, eligibility and claims information on our website or on our interactive voice response telephone line. For more information, you may also contact us through our website or call one of our helpful multilingual Customer Service representatives toll-free during business hours. Please use the appropriate number listed on this page for your local Customer Service department.

Connect with us!

facebook.com/deltadentalins
twitter.com/deltadentalins
youtube.com/deltadentalins

*Group-specific exceptions may apply. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan's coordination of benefits, including rules for determining primary and secondary coverage.

DELTA DENTAL®

deltadentalins.com

EF17_PPO #63496 (6/11)

Save money with a Delta Dental PPO℠ dentist

We'll do **whatever it takes and then some.**

Greatest potential savings with a Delta Dental PPO dentist

OUT-OF-POCKET COSTS

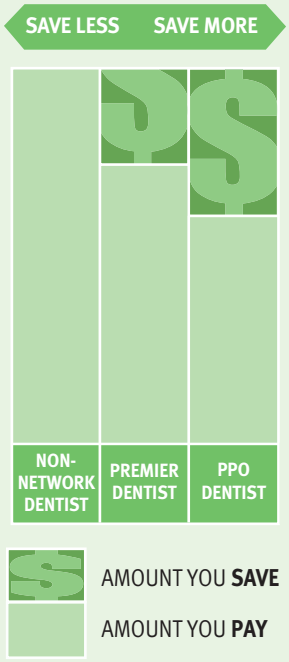

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

Although the Delta Dental PPO plan allows you the freedom to visit any licensed dentist, you'll usually save more on your out-of-pocket costs when you visit a Delta Dental PPO dentist.

The Delta Dental Premier® network also provides cost-saving features and is the next best option when you can't find a PPO dentist. The dentist you choose determines your cost.

Most potential savings with Delta Dental PPO dentists

- Delta Dental PPO dentists agree to accept Delta Dental PPO contracted fees as full payment.
- You'll usually pay less when you visit a Delta Dental PPO dentist.
- When you visit your dentist, you should ask specifically if he or she is a contracted Delta Dental PPO dentist.

Some savings with Delta Dental Premier dentists

- Premier dentists' contracted fees are usually slightly higher than PPO dentists' contracted fees.
- Premier dentists will not bill you above their contracted fees, so you still receive some cost protections not available with a non-Delta Dental dentist.

No savings with non-Delta Dental dentists

- Non-Delta Dental dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist.
- You are responsible for the difference between what Delta Dental pays and the dentist's fee.

Find a Delta Dental PPO dentist

To find a current listing of Delta Dental PPO dentist locations:

- Visit our website and click on "Find a Dentist" on our home page.
- Select "Delta Dental PPO" as your plan network.

Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

DELTA DENTAL®

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Understanding coordination of benefits and dual coverage

We'll do **whatever it takes and then some.**

What is dual coverage?

If you have two jobs that both provide dental benefits or if you are covered by a second dental plan in addition to your own, you have what is called dual coverage. Dual coverage doesn't mean that your benefits are doubled. What it does mean is that you will likely enjoy lower out-of-pocket costs for your dental care.

Dual coverage saves money for you and your group by sharing the total cost of covered dental services between two carriers. Containing costs is an important part of Delta Dental's plan to keep you smiling.

How does dual coverage work?

Dual coverage works the same way whether you are covered by two Delta Dental plans or by Delta Dental and another carrier. We simply work with the other dental carrier and your dental office to coordinate your benefits and ensure that the combined amount paid by the plans does not exceed the total amount the dentist has agreed to accept from Delta Dental.

Suppose, for example, that both of your plans provide two cleanings a year, each with 80 percent coverage. You would not be entitled to four cleanings per year, but you would have some cost savings. The primary carrier pays up to 80 percent of its maximum plan allowance first, and the secondary carrier would cover up to the remaining 20 percent that you would have had to pay out-of-pocket if you were covered by only one plan.

Why not twice as many benefits?

Why don't you receive double the benefits when you have two dental plans, especially if your dentist recommends that you receive more than two cleanings per year?

Dual coverage limitations, like all other plan limitations, are built into your group's contract and into the rates your group pays for your coverage. These contracts are set up to provide affordable dental care to a maximum number of people. Given the choice between doubling an individual's benefits or providing a greater scope of benefits to more people in the group, most group purchasers choose to spread their benefit dollars more evenly.

What is "non-duplication of benefits"?

For groups with a non-duplication of benefits rule in their plan, the secondary carrier pays only the difference between what the primary carrier actually paid and what the secondary carrier would have paid if it had been the primary carrier.

For example, if the primary carrier paid 80 percent and the secondary carrier normally covers 80 percent as well, the secondary carrier would not make any additional payment. However, if the primary carrier had only paid 50 percent, the secondary carrier would pay up to the remaining 30 percent.

(Continued)

WE KEEP YOU SMILING®

Why do 56 million enrollees trust their smiles to Delta Dental?

- More dentists
- Simpler process
- Less out-of-pocket

SmileWay℠ Wellness Program

Find all of our dental health resources, including risk assessment quizzes, articles, videos and a free newsletter subscription, at: **mysmileway.com**.

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twitter.com/deltadentalins

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Product administration

Delta Dental includes these companies in these states: Delta Dental of California – CA • Delta Dental of Pennsylvania – PA & MD • Delta Dental of West Virginia – WV • Delta Dental of Delaware, Inc. – DE • Delta Dental of the District of Columbia, Inc. – DC • Delta Dental of New York, Inc. – NY • Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT

Who is the primary carrier?

The primary carrier is the one that covers you as the enrollee (e.g., through your employer rather than your spouse's employer). If you have two jobs, the plan that has covered you longer is considered primary.

For your children's coverage, the primary carrier is generally determined by the "birthday rule": coverage of the parent whose birthday (month and day, not year) comes first in the year is your children's primary coverage. For example, if the mother's birthday is in April and the father's birthday is in September, the mother's plan would be primary.*

Here are more dual coverage examples to help you determine the primary carrier.

Q. Whose plan is primary when a child's father and mother have the same month and day of birth?	**A.** The plan that has covered either parent longer is primary.*
Q. Whose plan is primary when a child's parents are legally separated or divorced?	**A.** The parent with whom the child lives usually provides primary coverage.*
Q. Whose plan is primary when there is joint custody and both parents have dental coverage?	**A.** The plan that covers the parent with whom the child lives provides primary coverage.* In joint custody cases, the plan that has covered either parent/step parent longer is primary. When a child is covered through remarriage or domestic partnership, coverage is determined in this order: • Primary coverage: plan that covers the parent the child lives with • Second: plan that covers the custodial parent's spouse or domestic partner • Third: plan that covers the other parent • Fourth: plan that covers the other parent's spouse or domestic partner
Q. Which plan is primary for a person with two jobs, or if a person has coverage as an active employee of one company and as a laid-off or retired employee of another company?	**A.** In the case of two jobs, the plan that has covered the employee longer is primary. In the other case, the plan covering the person as an active employee is primary and the coverage resulting from retirement or being laid off is secondary.

Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

*These rules are superseded by a court order establishing the person responsible for the child's coverage.

DELTA DENTAL®

deltadentalins.com

EF9 #65698 (rev. 9/11)

Pre-treatment estimate: Avoid surprises with a free estimate of your dental costs

We'll do **whatever it takes and then some.**

Reasons you might want a pre-treatment estimate:

- If you are having extensive dental work
- To ensure a procedure is covered
- To see if you will exceed your maximum
- If you need to plan your payment in advance

Make informed decisions about your dental care

If you are thinking about having extensive dental work, you should know about a free service Delta Dental provides to its enrollees called a *pre-treatment estimate* or a *predetermination of benefits*.

A pre-treatment estimate is particularly useful for more costly procedures such as crowns, wisdom tooth extractions, bridges, dentures or periodontal surgery. When your dentist requests a pre-treatment estimate from Delta Dental, you'll receive an estimate of your share of the cost and how much Delta Dental will pay — before treatment begins.

You can ask your dentist to get a pre-treatment estimate for any procedure, but this service is specifically designed to help determine costs of an extensive treatment plan, especially those that are expected to exceed $300.

Any claim may be sent for a pre-treatment estimate if you would like an advance breakdown of the charges and coverage.

How does a pre-treatment estimate work?

Your dentist sends Delta Dental a proposed treatment plan, along with any relevant x-rays. We then check to be sure the services are covered by your dental plan. Some dental work may be limited or excluded by your plan, and you will want to know exactly what services are covered before you proceed with treatment. We also calculate how any deductibles, coinsurance and dollar maximum limits might affect your share of the cost. You and your dentist then receive an estimate of the amount we will pay for approved services and the amount you will be responsible for.

Pre-treatment estimates usually take two to three weeks. Unless the need is urgent, it is worthwhile to find out exactly how much of your treatment is covered, allowing you to plan in advance for your portion of the dental bill.

Why are pre-treatment estimates useful?

With a pre-treatment estimate, both you and your dentist know how much of the proposed treatment will be paid by Delta Dental and how much is your responsibility. This understanding can make it easier to plan an appropriate course of treatment.

Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

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Why do 56 million enrollees trust their smiles to Delta Dental?

- More dentists
- Simpler process
- Less out-of-pocket

SmileWay℠ Wellness Program

Find all of our dental health resources, including risk assessment quizzes, articles, videos and a free newsletter subscription, at: **mysmileway.com**.

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Product administration

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DELTA DENTAL®

Check out our new wellness resource

SmileWay℠
Your smile. Your health. Your way.

The SmileWay Wellness Challenge provides recommendations for how to participate in the program by taking advantage of the extensive resources available on our SmileWay Wellness site.

1. Review your habits
Take one or both of our interactive quizzes to see if you are at risk for cavities or gum (periodontal) disease. When you receive your quiz results, you can sign up to receive customized emails based on your risk level.

2. Get educated
Read any of the 100+ articles on dental health-related topics — everything from acid reflux to x-rays. We also have a variety of short videos on specific topics.

3. Stay informed
Receive regular dental health tips and information from us by:

a. signing up for our e-newsletter *Dental Wire* (sent to your email box six times a year)
b. connecting with us on Facebook
c. following us on Twitter

All of this is accessible from our SmileWay Wellness site at **mysmileway.com**. Bookmark the page so you can refer to it frequently.

Questions about oral health?

If you've got questions about oral health, be sure to check out our **SmileWay Wellness Site** for answers. We've compiled an extensive library of articles on oral health topics from amalgam fillings to x-rays and just about every oral health topic in between.

Mouth-body Connection
- Diabetes and oral health
- Heart disease and oral health
- Men's and Women's oral health
- Stress and oral health

Preventive care
- Brushing and flossing
- Dental cleanings
- Fighting bad breath
- Fluoride
- Choosing and caring for your toothbrush

Emergency care
- Dental care when traveling
- Handling dental emergencies

Kids & teens
- Baby bottle tooth decay
- Children's oral health
- Teens' oral health

Seniors
- Dental care of Alzheimer's patients
- Dentures
- Seniors' oral health

Dental treatments
- Amalgam and resin fillings
- Braces
- Dental implants
- Sealants

Conditions
- Dry mouth
- Mouth sores
- Sensitive teeth
- TMJ

deltadentalins.com

EF19 #65406 (rev. 9/11)

Visit the Delta Dental website: deltadentalins.com

We'll do **whatever it takes and then some.**

Go online for fast, easy, convenient services

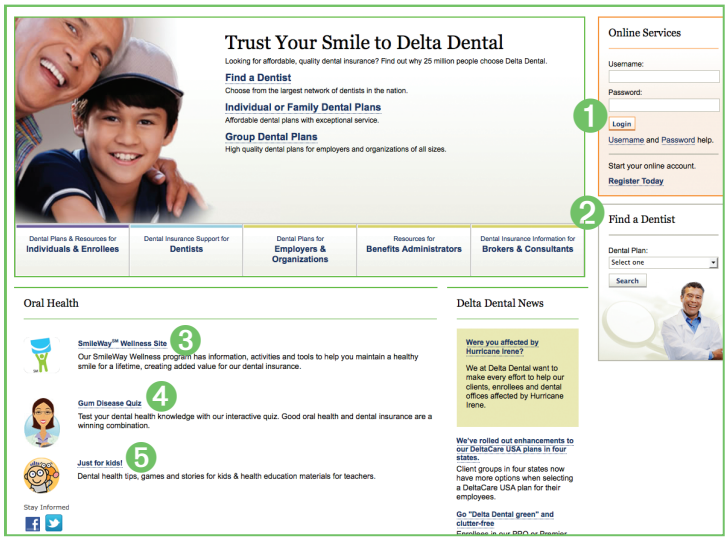
Our website* makes it easy for you to manage your dental plan. Tools, services, information, forms – you'll find everything you need just a click away.

1 **Log in to:**

- Check benefits, eligibility and claims status
- Go paperless with electronic dental benefit statements
- Print your ID card
- Find the average cost of a dental procedure in your area

2 **Find a dentist:**

- Select your plan
- Enter options such as state and ZIP code
- Search for a dentist and link to a map with driving directions



3 **SmileWay Wellness Site**
Read articles, watch videos, find a glossary of dental terms and subscribe to *Dental Wire*, our free dental health newsletter

4 **Oral Health Quizzes**
Assess your risk for cavities and gum disease and learn how to prevent them

5 **Just for kids**
See our kids' website also available at MySmileKids.com

* *The website deltadentalins.com is the home of the Delta Dental companies listed on the reverse side and their subsidiaries and affiliates. For other Delta Dental companies, visit the Delta Dental Plans Association website at deltadental.com.*

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Delta Dental Customer Service

DeltaCare® USA
800-422-4234

Delta Dental PPO℠ and Delta Dental Premier®
Delta Dental of California
800-765-6003

Delta Dental of Delaware
Delta Dental of the District of Columbia
Delta Dental of New York
Delta Dental of Pennsylvania (and Maryland)
Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company (Alabama, Florida, Georgia, Louisiana, Mississippi, Montana, Nevada, Texas, Utah)
800-521-2651

California School District Employees
866-499-3001

deltadentalins.com

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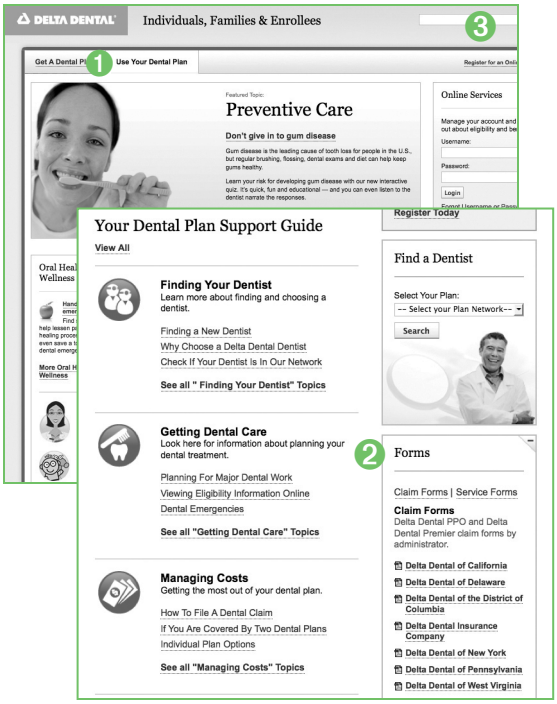

1 Other tools and information:

Visit the "Use Your Dental Plan" page for a helpful plan support guide and answers to frequently asked questions.

- Download and print a claim form
- Find general information about how your plan works
- Get instructions for using our website

2 Forms and support:

- Find quick links to claim, grievance and customer service request forms

3 Delta Dental en Español:

- Visit a Spanish version of our website

Q: How do I log in to the website?

A: Simply enter your user name and password in the designated boxes and submit. If you don't already have a user name or password, click the "Register Today" link to complete the quick three-step registration process:

1. Select "Enrollee" for your user type.
2. Enter your name and other information in the form.
3. Choose a user name and password to complete your registration.

Q: Can I contact Delta Dental through the website?

A: Yes. You don't have to log in to contact us from the website. Simply click on "Contact us" at the top of the home page and follow the appropriate links for your plan. You'll be presented with a number of contact options, including Online Customer Service Request Forms for specific issues.

Q: What if I have trouble logging in to the website?

A: If you have problems, use the Online Services Login Customer Service Form to contact us for assistance. You can find the form on the "Individuals & Enrollees" page of the website. Scroll down the "Individuals & Enrollees" page to find the Forms box on the right-hand side of the page. You can find the Online Services Login Service Form link at the end of the Customer Service Forms section.

Q: What if I don't have Internet access?

A: You can check your benefits, eligibility and claim information on our interactive voice response telephone line or speak to a Customer Service representative Monday through Friday, by calling Delta Dental toll-free. For DeltaCare® USA enrollees, please call 800-422-4234. For Delta Dental PPO℠ and Delta Dental Premier® enrollees, call Customer Service at 800-932-0783.

Q: How can I check on the average cost of a dental procedure in my area?

A: Log in by entering your user name and password and click on "Fee Finder" in the main navigation menu.

Q: How current is the information in the online dentist directory?

A: The "Find a Dentist" directory is updated daily.

Q: What if I have more questions?

A: For detailed instructions on checking your benefits and eligibility, finding a dentist, printing an ID card and submitting a claim form, visit the "Use Your Dental Plan" page of our website for these and other helpful topics.

DELTA DENTAL®

deltadentalins.com

EF30 #65408 (rev. 9/11)

Healthy smiles for a lifetime: Basics of preventive dental care

We'll do **whatever it takes and then some.**

The true cost of a cavity

Did you know that the cost of a cavity over your lifetime can run as high as $2,000? And did you know that most cavities can be avoided with easy and routine preventive care — including a regular dental health regimen, fluoridation and sealants?

Delta Dental plans have always emphasized diagnostic and preventive benefits, such as coverage for checkups so that you keep your mouth healthy and need fewer restorative services.

The daily routine

Many oral health problems, such as gum disease and tooth decay, can be prevented by a simple routine: brushing twice a day, flossing daily, eating a balanced diet and having regular dental checkups.

- Plaque is a sticky, colorless film that builds up on teeth every day. Bacteria in plaque produce acids that attack your teeth. To remove plaque buildup, brush your teeth twice a day with fluoridated toothpaste. The recommended brushing time is two to three minutes.
- Daily flossing helps remove plaque from places your toothbrush can't reach. If you find floss difficult to work with, use a floss holder, which can help insert floss in between teeth.
- Avoid starchy and sugary foods, which increase plaque. A healthy diet provides the nutrients necessary (vitamins A and C, in particular) to prevent gum disease.
- Avoid cigarettes and chewing tobacco, which may contribute to gum disease and oral cancer.

Fluoride

Fluoride is a beneficial and cost-effective way to prevent tooth decay in children and adults, according to the American Dental Association (ADA). Fluoride is a compound of the element fluorine, which is present naturally in many foods and in water, soil and air.

According to the ADA, public water fluoridation is considered the most efficient and cost-effective way to prevent cavities. However, other sources of fluoridation need to be considered as a number of states or counties still don't have fluoridated tap water and many people drink bottled water.

If you or your children don't ingest much fluoridated water, here are some ways to add more fluoride to your diet:

- Use a fluoride toothpaste and mouth rinse and/or professionally-applied gels or varnishes.
- If you live in a community without a fluoridated water supply, take dietary fluoride supplements (tablets, drops or lozenges). Supplements are available by prescription and are intended for children ages six months to 16 years living without fluoridated water in their community.

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Caring for children's teeth

Good dental care is vital throughout a child's entire growing period — from before birth to the early 20s — so it is essential to teach good habits early. If you are aware of a few simple facts, you can help your child get off to a healthy start:

- Cleaning a child's teeth should begin when the first tooth is visible — at about age six months. Wipe a baby's teeth and gums with a soft, damp washcloth or gauze pad.
- If you give your child a bottle to take to bed, be sure it contains only water.
- Calcium is extremely important for strong teeth and to the structure of the face and jaws. Make sure your child drinks plenty of milk and eats other calcium-rich foods, such as low-fat yogurt and cheese. Discourage snacks that are high in sugar or starch and sticky foods, such as candy.
- Children who play sports should wear mouthguards, available at sports stores or from your dentist.
- Pay special attention to your child's teeth during the teen years, when almost all permanent teeth are in. Decay most often occurs during this time, due to dietary changes and inadequate dental hygiene.

Sealants

A recent study, conducted by the Dental Data and Analysis Center, shows that sealants (thin plastic coatings that protect the chewing surfaces of teeth from decay), especially when combined with professional fluoride treatments, are among the best tools to help children fight tooth decay early in their lives.

Check your Delta Dental Evidence of Coverage booklet to see if your plan includes coverage for sealants. Usually, sealants are covered when applied to first molars through age 8 and second molars through age 15. However, coverage under some plans may be different.

Sealants can be applied by either your dentist or a registered dental hygienist, and application takes less time than having a tooth filled. It is a very simple, painless procedure.

Caring for seniors' smiles

As we get older, our dental needs become increasingly specialized. Because our dental needs may be different than they once were, regular visits to the dentist are essential. Although many seniors wear dentures, adult tooth loss is often a result of preventable oral disease.

Here are other factors to consider when keeping smiles healthy for seniors:

- Many seniors affected by medical conditions take medications that can adversely interact with dental anesthesia and may cause changes to the oral tissues. Seniors should keep their dentist informed of any changes or updates in their medical history to prevent potentially harmful drug interactions.
- Plaque will stick to dentures just as it does to natural teeth. If plaque is not removed, buildup can lead to discomfort, sores, infection and even bone loss. Seniors should ask their dentist about how to properly care for dentures.
- Family members can play an active role by helping to schedule regular dental visits for homebound seniors or those in nursing homes.

Some information courtesy of the Academy of General Dentistry

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