

Read Your Summary Plan Description Carefully—This Outline of Coverage provides a very brief description of the important features of your dental benefits plan. This is not the insurance contract, and only the actual policy provisions will control. The Summary Plan Description itself sets forth in detail the rights and obligations of both you and your insurance company. It is therefore important that you **READ YOUR Summary Plan Description CAREFULLY!** Not all time limitations and exclusions are shown herein. Benefit percentages shown are based on the actual charges submitted up to the Maximum Allowable Charge for participating dentists, or Delta Dental's allowance for non-participating dentists.

Outline of Covered Services		Delta Dental PPO	Non-Delta Dental PPO
Coverage A	<p>DIAGNOSTIC: Evaluations - 2 in a calendar year, this includes periodic, limited, problem-focused, and comprehensive evaluations X-rays - complete series or panoramic film once in a 5-year period, Bitewing X-rays once in a calendar year, X-rays of individual teeth as needed Brush biopsy once in a calendar year</p> <p>PREVENTIVE: Cleanings - 2 in a calendar year Fluoride treatment once in a calendar year to age 19 Space maintainers to age 16 Sealant application to permanent molars, once in a 3-year period per tooth, for children to age 19</p>	100%	100%
Coverage B	<p>RESTORATIVE: Amalgam (silver) fillings, Resin (white) fillings on anterior teeth and the buccal surface of bicuspid only</p> <p>ORAL SURGERY: Surgical and routine extractions</p> <p>ENDODONTICS: Root canal therapy</p> <p>PERIODONTICS: Periodontal Maintenance (Cleaning) - 2 in a calendar year <i>Note: Cleanings are limited to 2 in a calendar year; these may be routine (Coverage A) or periodontal (Coverage B) or a combination of both.</i> Treatment of gum disease Clinical Crown Lengthening once per lifetime per site</p> <p>DENTURE REPAIR: Repair of a removable denture to its original condition</p> <p>EMERGENCY PALLIATIVE TREATMENT</p>	90%	80%
Coverage C	<p>PROSTHODONTICS: Removable and fixed partial dentures (bridge); complete dentures Rebase and reline (dentures) Crowns Onlays Inlays Implants</p>	60%	50%
Coverage D	<p>ORTHODONTICS: Correction of crooked teeth for children and adults.</p>	50%	50%
Calendar Year Maximum for services covered under A, B and C		\$2,000	\$2,000
Orthodontic Lifetime Maximum		\$1,500	\$1,500
Calendar Year Deductible per Person/Family (Coverage B and C only)		\$50/\$150	\$75/\$225

Delta Dental PPO plus Premier Networks

You will get the best value from your Delta Dental Plan when you receive your dental care from our PPO (greatest savings) or Premier network participating dentists.

No Balance Billing: Because Participating dentists accept Northeast Delta Dental allowed fees for services, you will typically pay less when you visit a participating dentist.

No Claims Paperwork: Participating dentists will prepare and submit claims for you.

Direct Payment: Northeast Delta Dental pays participating dentists directly, so you don't have to pay the covered amount up front and wait for a reimbursement check.

To find out if your dentist participates in our PPO or Premier network, you can call your dentist, visit our website at www.nedelta.com, or call Customer Service at 1-800-832-5700.

Claim Process for Participating Dentists

Your participating dentist will submit your claim to Northeast Delta Dental (claims for any of your covered dependents should be submitted under *your* Subscriber ID number). Northeast Delta Dental will produce an Explanation of Benefits (available through Benefits Lookup site at nedelta.com) detailing what has been processed under your plan's coverage. You are responsible to pay any outstanding balance directly to the dentist.

Non-Participating Dentists

If you visit a non-participating dentist, you may be required to submit your own claim form (available by calling Northeast Delta Dental or by visiting www.nedelta.com). Payment will be made to you, the Subscriber, unless the state in which the services are rendered requires that assignments of benefits be honored and Northeast Delta Dental receives written notice of an assignment on the claim form before payment for benefits is made. Payment for treatment performed by a non-participating dentist will be limited to the lesser of the dentist's actual submitted charge or Delta Dental's allowance for non-participating dentists in the geographic area in which services are provided. It is your responsibility to make full payment to the dentist.

Predetermination of Benefits

Northeast Delta Dental recommends that you ask your dentist to submit a *pre-treatment estimate* for any dental work involving costly or extensive treatment plans. Predeterminations helps avoid any potential confusion and enable us to help you estimate any out-of-pocket expenses you may incur

Coordination of Benefits

When an individual covered under this program has additional group coverage, the Coordination of Benefits (COB) provision described in your Summary Plan Description booklet will determine the sequence and extent of payment. If you have any questions about COB, please contact our Customer Service department at 1-800-832-5700.

Identification cards

Two identification cards will be produced and distributed shortly after your initial enrollment. Both cards are issued in your name but can be used by any family member covered under your plan. Any future cards will be issued electronically via our Benefit Lookup site accessible through nedelta.com.

Summary Plan Description Booklet

A copy of your Summary Plan Description booklet is posted on your company's intranet. This booklet describes the benefits of your program and tells you how to use your plan. Please read it carefully to understand the benefits and provisions of your Northeast Delta Dental program.

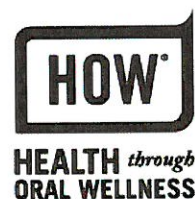
Who is Eligible

All eligible employees and their dependents, defined as: Spouse (or Civil Union Partner in states where applicable); Children up to age 26 regardless of student status; and Incapacitated dependent children, regardless of age.

If enrolling one eligible dependent, all eligible dependents must be enrolled unless they are covered elsewhere.

Health *through* Oral Wellness® (HOW®)

A healthy mouth is part of a healthy life, and Northeast Delta Dental's innovative Health *through* Oral Wellness program [HOW] works with your dental benefits to help you achieve and maintain better oral wellness. HOW is all about YOU because it's based on your specific oral health risk and needs. Best of all, it's secure and confidential. Here's how to get started:



1. REGISTER

Go to healththroughoralwellness.com and click on "Register Now"

2. KNOW YOUR SCORE

After you register, please take the free oral health risk assessment by clicking on "Free Assessment" in the Know Your Score section of the website

3. SHARE YOUR SCORE WITH YOUR DENTIST

The next step is to share your results with your dentist at your next dental visit. Your dentist can discuss your results with you and perform a clinical version of the assessment. Based on your risk, you may be eligible for additional preventive benefits.*
*Additional preventive benefits are subject to the provisions of your Northeast Delta Dental policy.

Renewability

Your plan will automatically renew for a new twelve (12) month Plan Year if the premium continues to be paid. Premiums are subject to change annually in accordance with advance notice. You or Northeast Delta Dental may choose not to renew this plan upon advance notice. The plan will not be renewed if this dental program is no longer available.