

Visit our web site*
and enjoy many
useful services

Log in to:

- Check benefits, eligibility and claims status
- Print your ID card
- Find the average cost of a dental procedure in your area
- Find a dentist outside the U.S. by using our international dentist referral service

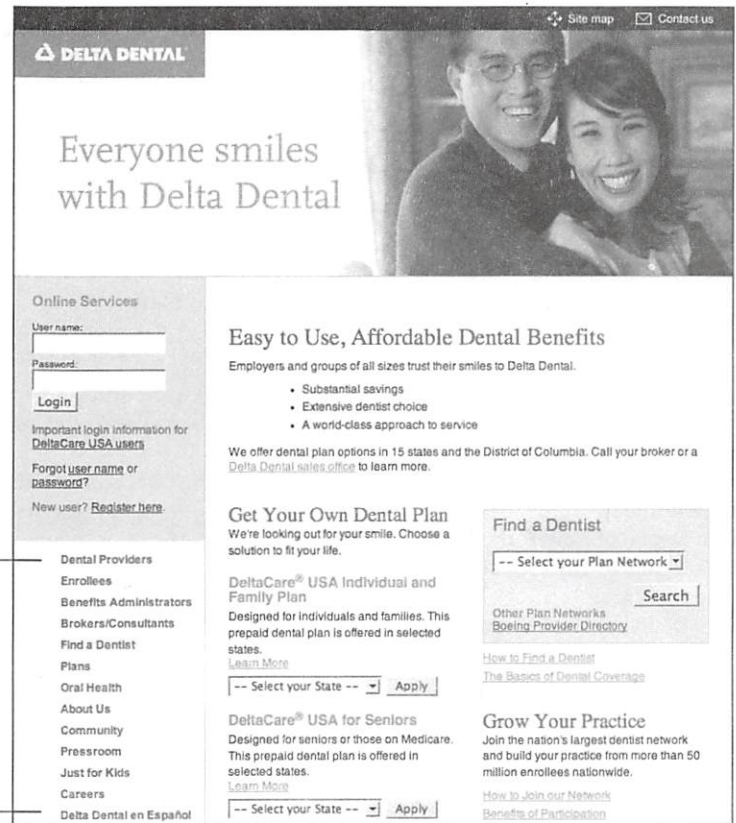
Other convenient services and information you can access without logging in:

- Find a dentist for your plan
Search for a dentist and link to a map with driving directions
- Oral health information
Read dental health tips to keep your smile healthy
- Just for kids
See our kids' web site
- Delta Dental en Español
Visit a Spanish version of our web site

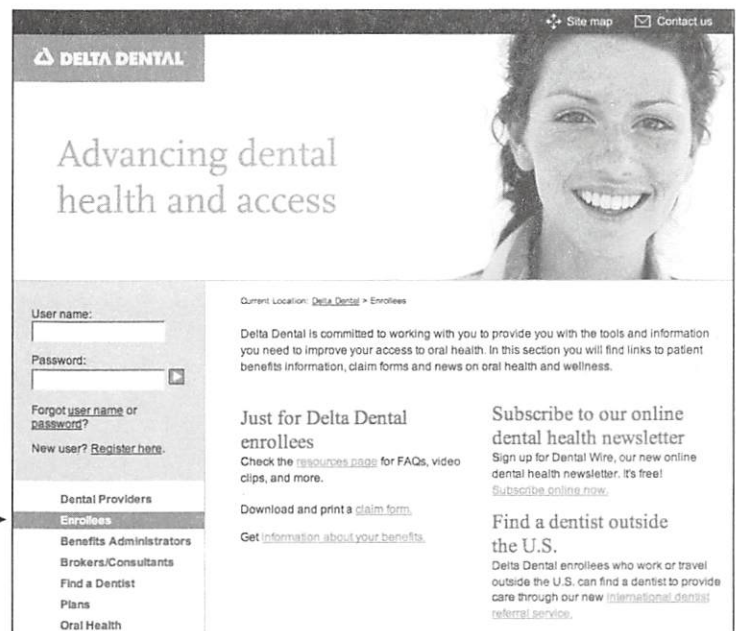
Tools and information for enrollees:

- Download and print a claim form
- Get general information about how your plan works
- Get answers to frequently asked questions
- Subscribe to our online dental health newsletter

Visit www.deltadentalins.com



The screenshot shows the Delta Dental homepage. At the top is the Delta Dental logo and navigation links for Site map and Contact us. The main header features the text "Everyone smiles with Delta Dental" next to a photo of a smiling couple. Below this is a section for "Online Services" with a login form (User name, Password, Login button) and links for "Important login information for DeltaCare USA users", "Forgot user name or password?", and "New user? Register here". To the right of the login form is a section titled "Easy to Use, Affordable Dental Benefits" with bullet points: "Substantial savings", "Extensive dentist choice", and "A world-class approach to service". Below this is a section "Get Your Own Dental Plan" with a description and a "Select your State" dropdown menu. To the right of the plan section is a "Find a Dentist" section with a "Select your Plan Network" dropdown and a "Search" button. At the bottom of the page is a "Dental Providers" sidebar with links to Enrollees, Benefits Administrators, Brokers/Consultants, Find a Dentist, Plans, Oral Health, About Us, Community, Pressroom, Just for Kids, Careers, and Delta Dental en Español.



The screenshot shows the Delta Dental enrollee page. At the top is the Delta Dental logo and navigation links for Site map and Contact us. The main header features the text "Advancing dental health and access" next to a photo of a smiling woman. Below this is a section for "Online Services" with a login form (User name, Password, Login button) and links for "Forgot user name or password?", "New user? Register here.", and "Current Location: Delta Dental > Enrollees". To the right of the login form is a section titled "Delta Dental is committed to working with you to provide you with the tools and information you need to improve your access to oral health. In this section you will find links to patient benefits information, claim forms and news on oral health and wellness." Below this is a section "Just for Delta Dental enrollees" with links to "Check the resources page for FAQs, video clips, and more.", "Download and print a claim form.", and "Get information about your benefits." To the right of the enrollee section is a "Subscribe to our online dental health newsletter" section with a "Subscribe online now" button. Below this is a "Find a dentist outside the U.S." section with a description of the international dentist referral service. At the bottom of the page is a "Dental Providers" sidebar with links to Enrollees, Benefits Administrators, Brokers/Consultants, Find a Dentist, Plans, Oral Health, About Us, Community, Pressroom, Just for Kids, Careers, and Delta Dental en Español.

*The web site www.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 web site at www.deltadental.com.



Delta Dental Customer Service:

DeltaCare USA

800-422-4234

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

Q: How do I log in to the web site?

A: You can log in from any page on the web site. 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 here" link to complete a quick registration process.

Q: What if I have trouble logging in to the web site or 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 PPOSM and Premier[®] enrollees, please use the numbers listed at the left to contact Customer Service.

Q: Can I contact Customer Service on the web site?

A: Yes. You don't have to log in to contact Customer Service from our web site. 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 as well as the toll-free telephone number for your plan.

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 (on the home page or any page on the web site) and click on "Fee Finder" in the main navigation menu.

Q: How current is the information on the web site?

A: The "Find a Dentist" directory is updated weekly. The "Eligibility & Benefits" records are refreshed nightly and reflect any updates made the previous day. All other information on the web site is updated as needed.

For detailed instructions on checking your benefits and eligibility, finding a dentist, printing an ID card and submitting a claim form, visit the Enrollee Resources section of our web site at:

http://www.deltadentalins.com/enrollees/web_help.html



Visit Delta Dental's web site at: www.deltadentalins.com

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

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 – DE •
Delta Dental of the District of Columbia – DC • Delta Dental of New York – NY • Delta Dental Insurance Company – AL, GA, FL, LA, MT, MS, NV, TX, UT



Keep Smiling

Delta Dental PPO™



Save with PPO

Visit a dentist in the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.

Set up an online account

Get information about your plan anytime, anywhere by signing up for an online account at deltadentalins.com. This free service, available once your coverage kicks in, lets you check benefits and eligibility information, find a network dentist and more.

Check in without an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered under your

plan, they will need your information. Prefer to take a paper or electronic ID card with you? Simply log in to your account, where you can view or print your card with the click of a button.

Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.

Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.⁴ You can find this date by logging in to your online account.

Newly covered?

Visit deltadentalins.com/welcome.

Save with a PPO dentist



¹ In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

³ You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

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 is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you 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.

Plan Benefit Highlights for: Waterford Elementary School District
(Active & COBRA)

Group No: 09678 – 00201 & 09201

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 remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

Eligibility	Primary enrollee, spouse and eligible dependent children to the end of the month dependent turns age 26			
Deductibles	None			
Maximums	Delta Dental PPO dentist: \$2,100 per person each calendar year Non-Delta Dental PPO dentist: \$2,000 per person each calendar year			
D & P counts toward maximum?	Yes			
Waiting Period(s)	Basic Benefits None	Major Benefits None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, (2) cleanings and x-rays	70-100 %	70-100 %
Basic Services Fillings, posterior composites and sealants	70-100 %	70-100 %
Endodontics (root canals)	70-100 %	70-100 %
Periodontics (gum treatment)	70-100 %	70-100 %
Oral Surgery	70-100 %	70-100 %
Major Services Crowns, inlays, onlays and cast restorations	70-100 %	70-100 %
Prosthodontics Bridges and dentures	50 %	50 %
Orthodontic Benefits Dependent children	50 %	50 %
Orthodontic Maximums	\$500 Lifetime	\$500 Lifetime
Dental Accident Benefits	100 % (separate \$1,000 maximum per person each calendar year)	

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

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

Delta Dental of California
560 Mission St., Suite 1300
San Francisco, CA 94105

Customer Service
866-499-3001

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.

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DELTA DENTAL PPOSM

BENEFIT HIGHLIGHTS