DELTA DENTAL

Presentation to:

State of Colorado

Open Enrollment FY 12
Effective July 1, 2011

DELTA DENTAL®

Who is Delta Dental?

- **By far, the largest and most experienced provider of group dental benefits nationally.**
  - Largest market share, serving over 54 million Americans in the nation
  - Contracts with over 287,000 dentists in the U.S. (PPO and Premier)
  - Processed over 84 million dental claims, with over 99% accuracy in 2010
  - Saved groups in excess of $7.6 billion in 2010 through rigorous cost containment programs
- **One out of every four dental claims is paid by Delta Dental!**

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2010 In-Network Utilization

PPO Network	60%
Premier Network	34%
Total	***94%***

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Changes for 2011

- **Dependents will be covered to the end of the month age 26**

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2011 Basic Plus Plan

Services	PPO Network	Premier Network	Out-of-Network
Reimbursement	DDS Paid @ Negotiated PPO Fee	DDS Paid @ Negotiated PPO Fee – Member responsible for Difference up to MPA	DDS Paid @ Negotiated PPO Fee – Member responsible for Difference up to billed charge
Diagnostic & Preventive Services	100%	100% of PPO allowable	100% of PPO allowable
Basic Services	80%	80% of PPO allowable	80% of PPO allowable
Major Services	50%	50% of PPO allowable	50% of PPO allowable
Orthodontics	50%	50% of PPO allowable	50% of PPO allowable
Deductible: Single Family	 $50 $150	 $50 $150	 $50 $150
Maximums: Annual Plan Max Lifetime Ortho Max	 $2,000 $2,000	 $2,000 $2,000	 $2,000 $2,000

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2011 Basic Plan

Services	PPO Network	Premier Network	Out-of-Network
Reimbursement	DDS paid @ Negotiated PPO Fee	DDS paid @ Negotiated PPO Fee – Member responsible for difference up to MPA	DDS paid @ Negotiated PPO Fee – Member responsible for difference up to billed charge
Diagnostic & Preventive Services	100%	100% of PPO allowable	100% of PPO allowable
Basic Services	70%	70% of PPO allowable	70% of PPO allowable
Major Services	50%	50% of PPO allowable	50% of PPO allowable
Orthodontics	N/A	N/A	N/A
Deductible: Single Family	$50 $150	$50 $150	$50 $150
Maximum: Annual Plan Max	$1,000	$1,000	$1,000

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Evidence Based Dentistry

Evidence Based Dentistry is a new approach to designing dental benefits based on scientific evidence that points to an association between an individual's oral health and their overall health. Delta Dental believes so strongly in the association between oral health and overall health that we're enhancing all of our dental plans to include additional preventive services for patients with certain health conditions such as:

- **Pregnancy**
- **Diabetes**
- **Kidney Failure**
- **Cardiovascular Disease**
- **Suppressed Immune Systems**

Periodontal (gum) conditions must exist and proof of the disease will be required. The improved benefits include coverage of up to a total of four teeth cleanings or periodontal maintenance cleanings per benefit period instead of the typical two.

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EyeMed…Your discount vision plan…at no additional cost to you

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EyeMed VISION CARE

Your Delta Dental Vision program is provided by EyeMed Vision Care

We are pleased to have you as an EyeMed member…

Your Vision Care Program

As a Delta Dental member, you are eligible for comprehensive vision care savings offered through EyeMed Vision Care. The program is detailed on the back page and is available to all subscribers and eligible dependents. However, this plan cannot be combined or used in conjunction with any other vision care plans. If you are enrolled in a funded vision care program, the discount plan can only be utilized separate from your funded program.

Accessing Your Savings

Receiving your vision savings is easy. Simply:

1. Locate an EyeMed provider by calling 1-866-246-9041 or use the provider locator at www.eyemedvisioncare.com/deltadental.
2. When scheduling your appointment, inform the office that you are an EyeMed member with a Delta Dental discount plan.
3. Once you arrive, present the ID card below to receive services.

Your EyeMed provider will take care of the rest!

EyeMed Provider Network

We continue to make the EyeMed network more accessible to our members. Therefore, provider locations are subject to change. We recommend calling ahead to confirm the provider's participation in the program.

The EyeMed network consists of private practice optometrists, ophthalmologists, opticians, and some of the nation's top optical retailers including LensCrafters, Target Optical, Sears Optical and most Pearle Vision locations. Our providers are ready to serve all your eye care needs with their professional services and products.

LENSCRAFTERS SEARS OPTICAL Pearle Vision

DELTA DENTAL EyeMed VISION CARE

EyeMed Group Number: 9231093
Group Name: **Delta Dental Discount**
Member Name: _____

Call 1-866-246-9041 to locate the nearest EyeMed provider.
This is not an insured plan.

DELTA DENTAL EyeMed VISION CARE

EyeMed Group Number: 9231093
Group Name: **Delta Dental Discount**
Member Name: _____

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EyeMed Vision Care Discount Plan for Delta Dental Members

Vision Care Services	Member Cost
Exam and Dilation as Necessary:	$5 off Comprehensive Exam $10 off Contact Lens exam
Complete Pair of Glasses Purchase: • *The following frame, lenses, and lens options discounts & fees apply only if a complete pair is purchased in the same transaction.* • *Items purchased separately will be discounted 20% off of the retail price.*	
Standard Plastic Lenses including Standard Scratch:	
Single Vision	$75
Bifocal	$95
Trifocal	$125
Frames:	
Any Frame available at provider location	30% off retail price
Lens Options:	
Standard UV	$15
Standard Tint	$15
Standard Polycarbonate	$40
Standard Anti-reflective Coating	$45
Standard Progressive (add-on bifocal)	$70
Contact Lenses*:	
(Discount applied to materials only)	
Conventional	15% off retail price
Laser Vision Correction:	
Lasik or PRK	15% off retail price or 5% off promotional price
Frequency:	
Examination	Unlimited
Frame	Unlimited
Lenses	Unlimited
Contact Lenses	Unlimited

This is not insurance.

* After initial purchase, replacement contact lenses may be obtained via the Internet at substantial savings and mailed directly to the member. Details are available at www.eyemedvisioncare.com. Member will receive a 20% discount on items purchased at participating providers not included under plan coverage. 20% discount may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed provider's professional services or contact lenses. Retail prices may vary by location. Not valid for groups domiciled in the state of Washington.

**LASIK and PRK correction procedures are provided by the U.S. Laser Network, owned by LCA-Vision. Members must first call 1-877-552-7376 for the nearest laser facility and to receive authorization for the discount.

Plan Limitations/Exclusions:
- Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing
- Medical and/or surgical treatment of the eye, eyes, or supporting structures
- Corrective eyewear required by an employer as a condition of employment and safety eyewear
- Services provided as a result of any Worker's Compensation law
- Plano non-prescription lenses and non-prescription sunglasses (except for 20% discount)

Visit eyemedvisioncare.com/deltadental for provider information, plan details and a printable ID card.

- For a listing of providers, please visit www.eyemedvisioncare.com/deltadental or call 1-866-246-9041.
- **Customer Care Center Hours:** Monday through Saturday, 6:00 am to 9:00 pm MT Sunday, 9:00 am to 6:00 pm MT
- This benefit is available to all subscribers and eligible dependents.

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Web-based tools

Secure access through www.deltadentalco.com

- Members can
  - Check benefits and eligibility
  - Date of last exam and cleaning
  - Find a participating dentist
  - Check claims status
  - Print ID cards
  - Download important forms and information

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Customer Service Excellence

- Experienced, well-trained customer service representatives
- Easy access to answers
  - Nationwide toll-free number staffed Monday through Friday from 8:00 a.m. to 6:00 p.m. MST **1-800-610-0201**
  - Automated Interactive Voice Response (IVR) system available 24/7 answers more than half of all inquiries
  - Online at www.deltadentalco.com
- Majority of inquiries resolved on the first call

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The Delta Dental Difference®

Improving the public's health by providing high-quality, affordable dental coverage and improving access to oral healthcare for everyone.

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