Delta Dental Small Group Plans: Patient Freedom

Oral health and overall health are closely connected. That's why dental insurance is so important. And that's why Delta Dental offers small groups options to choose from to help them meet their employees' dental health needs and their company's bottom line.

<table>
<thead>
<tr>
<th>PLAN TYPE/FEE BASIS</th>
<th>PF 1 (Previously Option 2aC/7aV)</th>
<th>PF 2 (Previously Option 2C/7V)</th>
<th>PF 3 (Previously Option 3C/8V)</th>
<th>PF 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar-year Maximum</td>
<td>$1,000</td>
<td>$2,000</td>
<td>$1,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>Calendar-year Deductible</td>
<td>$50/$150</td>
<td>$50/$150</td>
<td>$50/$150</td>
<td>$50/$150</td>
</tr>
</tbody>
</table>

**COVERED SERVICES**

**Diagnostic & Preventive**
- Oral Exams & Cleanings *2 in 12 months*
- X-rays
- Fluoride Treatment *2 in 12 months to age 16*
- Sealants *To age 15*
- Space Maintainers *To age 14*

PPO: 100%
Premier: 90%
Non-Par: 90%

PPO: 100%
Premier: 90%
Non-Par: 90%

PPO: 100%
Premier: 80%
Non-Par: 80%

PPO: 100%
Premier: 100%
Non-Par: 100%

Deductibles do not apply to Diagnostic & Preventive (D&P) services, and these services do not count against the calendar-year maximum *ONLY when using a PPO℠ or Premier® provider for all services.*

**Basic**
- Amalgam & Composite (front teeth only) Fillings
- Endodontics, Periodontics, Oral Surgery (Extractions)

80%
80%
80%
80%

**Major**
- Inlays, Onlays, Crowns, Fixed Bridgework
- Implants, Complete and Partial Dentures

50%
50%
50%
50%

**Orthodontics**
Ortho for children to age 19 available for groups with 10 or more employees. All plans 50% coinsurance, $1,000 lifetime maximum.

See reverse for additional plan details.
**PLAN NOTES**

*Non-Par* = Non-participating. Provider is not a part of the Delta Dental PPO℠ or Delta Dental Premier® networks.

1Reimbursement for all dentists is based on the PPO contracted fee.

2Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists, and the plan contract allowance for non-participating dentists.

Patient Freedom plan names have changed. The previous plan names are noted in the table header. PF 4 is a new plan for 2018.

Dual Choice with Patient Direct is available for groups with 51–100 enrolled employees.

Standard broker commission rate for Patient Freedom plans is 10%; standard commission rate for Patient Direct is 8%.

This is a brief description of services covered under each dental plan. Please refer to employee benefit booklet for full plan details. If differences exist between this summary and benefit booklet, benefit booklet will govern.

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Most of our small group plans now have **Right Start 4 Kids℠**. This product enhancement covers children up to their 13th birthday at 100% coinsurance for diagnostic & preventive, basic, and major services, with no deductible for the same services outlined in the plan, up to the annual maximum, and subject to limitations and exclusions. **The child must see a Delta Dental PPO or Premier provider to receive the 100% coinsurance.** If an out-of-network provider is seen, the adult coinsurance levels will apply. Orthodontics, if selected as part of the group’s plan, is not covered at 100% but at the plan’s listed coinsurance. RS4K is not available for custom plans.