

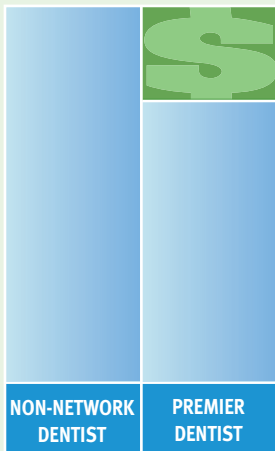
Delta Dental Premier® – Easy, Friendly, Accessible

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

More dentists — less out-of-pocket

OUT-OF-POCKET COSTS

SAVE LESS SAVE MORE





 AMOUNT YOU **SAVE**
 AMOUNT YOU **PAY**

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.

We're pleased to be your partner in maintaining great oral health. The Delta Dental Premier plan makes it easy for you to find a dentist, and easy to control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Control costs with a Premier dentist.**

Our Delta Dental Premier network dentists accept contracted fees for covered services they provide you, so you'll usually pay the least when you visit a Premier network dentist. This also ensures Delta Dental dentists won't balance bill you the difference between the contracted amount and their usual fee.

- **Visit the dentist of your choice.**

Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lower when you see a Premier dentist.

- **Many network dentists to choose from.** Since Delta Dental offers access to some of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office.

Four out of five dentists nationwide are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists. Visit us at www.deltadentalins.com to search our dentist directory by location or specialty.

- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us.

- **Delta Dental's Online Services make getting information quick and easy.**

Access your benefits and eligibility, print ID cards and get information about your claims. And check out Delta Dental's oral health resources too for tips and information that can help keep your smile healthy.

 **DELTA DENTAL**®

WE KEEP YOU SMILING®

Plan Benefit Highlights for: CALIFORNIA ASIAN RISK ASSOCIATION

Group No: 464 - GROUP D

Effective Date: 1/1/2011

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26	
Deductibles	\$50 per person / \$150 per family each calendar year	
Deductibles waived for D & P?	Yes	
Maximums	\$1,500 per person each calendar year	
D & P counts toward maximum?	Yes	
Waiting Period(s)	Basic Benefits None	Major Benefits 12 Months

Benefits and Covered Services*	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays	80 %	80 %
Basic Services Fillings, simple tooth extractions, sealants	80 %	80 %
Endodontics (root canals) Covered Under Major Services	50 %	50 %
Periodontics (gum treatment) Covered Under Major Services	50 %	50 %
Oral Surgery Covered Under Basic Services	80 %	80 %
Major Services Crowns, inlays, onlays and cast restorations, implants	50 %	50 %

* 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.

** Fees are based on Premier contracted fees for Premier dentists and Premier contracted fees for non-Delta Dental dentists.

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www.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.