

## Delta Dental Premier Voluntary Table Plan

You value your dental benefits, but providing these benefits can be cost prohibitive for some employers. That's why Delta Dental offers the Delta Dental Premier Table Plan. This program makes it possible for you to join a comprehensive, cost-effective dental plan with all the advantages of a contributory plan.

### Experience the Delta Dental Advantage

With the Delta Dental Premier Table Plan, you will enjoy:

- NO waiting periods for service and NO pre-existing conditions exclusions.
- A comprehensive plan design – coverage on everything from cleanings to crowns.
- Access to the largest dental network in the state and the U.S. through our Delta Dental Premier Network.
- Up to \$1,500 in coverage annually for each member.

### How the Plan Works

The Delta Dental Premier Table Plan is easy to use and understand. Upon enrollment, you will receive an ID card and a benefits summary which lists the co-payments for services performed by participating Delta Dental Premier dentists.

#### Networks

Delta Dental Premier Table Plan members benefit from having access to the Delta Dental Premier Network, the largest dental network in the country with over 314,000 dentist locations. Participating dentists often accept reduced fees, saving you money on out-of-pocket costs.

If you choose to receive services from a non-participating dentist, you will have higher out-of-pocket costs than shown in the table as the Delta Dental contract rates and no balance-billing policy do not apply.

#### No Claim Forms

Participating dentists prepare and submit claims. If a co-payment is applicable, it is paid directly to the network dentist.

#### Direct Payment

Delta Dental pays the dentist directly, so you don't have to pay the covered amount up front and wait for a reimbursement check.

#### Out-of-Network Coverage

The Delta Dental Premier Table Plan covers services performed by non-participating dentists. However, your out-of-pocket expenses may be greater. You will be responsible for the difference between Delta Dental's payment and the dentist's submitted charge, and may be responsible for submitting your own claim forms.

### Eligibility Requirements and Rates

All active employees are eligible to join this plan.

Coverage is available for dependents up to age 26.

*Employees who elect coverage must remain on the plan for one year.*

#### Premium Information

Your company will collect the following monthly premiums through payroll deductions and remit payment to Delta Dental:

<b>Individual:</b>	\$32.00
<b>Family:</b>	\$79.00

These rates will be in effect from July 1, 2015, through June 30, 2017.